

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

EUNICE GORDON, on behalf of the  
Estate of RAYMOND O'NEIL GORDON,  
SR., and EUNICE GORDON, Individually,

Plaintiff,

Case No. 16-11239  
Honorable Sean F. Cox

v.

CHRYSLER GROUP LLC FCA US LLC-  
UAW PENSION PLAN, an employee  
benefit plan

Defendant.

\_\_\_\_\_ /

**ADMINISTRATIVE RECORD – PART 1**

Respectfully submitted,

**THE MURRAY LAW GROUP, P.C.**

By: s/ William E. Altman

**William E. Altman (P52788)**

31780 Telegraph Rd., Suite 200

Bingham Farms, MI 48025

(248) 540-8019 (t)

(248) 540-8059 (f)

waltman@murraylawpc.com

**Attorneys for Defendant**

*Benefit Express*

Statement Date: April 16, 2013



A000601  
FAMILY OF RAYMOND O. GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-456-7800

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Death Certificate Transmittal Form

At this time it is important that a copy of the certified death certificate be forwarded to the Benefit Express Service Center.

Please fax or mail the death certificate, along with this original Death Certificate Transmittal Form (not a copy) to:

**Fax:**

1-847-883-8234 (Outside the United States, use +1-847-883-8234.)

**Mail:**

Chrysler Benefit Express  
P.O. Box 1442  
Lincolnshire, IL 60069-1442

When faxing your information, do **not** include a cover sheet. Only fax this original form, followed by any required documentation.

## Signature Needed

This form needs to be signed by the individual sending in the death certificate.

*Raymond Gordon 5/16/2013*



Death Certificate Transmittal Form

Page 2

Ronrico Gordon 5/16/2013  
Signature

For More Information

Phone: 1-888-456-7800, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

TYPEPRINT  
IN  
PERMANENT  
BLACK INKLF  
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STATE OF MICHIGAN  
DEPARTMENT OF COMMUNITY HEALTH  
CERTIFICATE OF DEATH

STATE FILE NUMBER

3640037

NAME OF DECEDENT  
For use by physician or institution

INFORMANT

DISPOSITION

CERTIFICATION

CAUSE OF DEATH

MEDICAL EXAMINER

1. DECEDENT'S NAME (First, Middle, Last) <b>RAYMOND O'NEIL GORDON, SR.</b>		2. DATE OF BIRTH (Month, Day, Year) <b>1949</b>		3. SEX <b>MALE</b>		4. DATE OF DEATH (Month, Day, Year) <b>APRIL 13, 2013</b>	
5. NAME AT BIRTH OR OTHER NAME USED FOR PERSONAL BUSINESS (include initials, if any)				5a. AGE - Last Birthday <b>64</b>		6. UNDER 1 YEAR MONTHS _____ DAYS _____	
7a. LOCATION OF DEATH (Enter place actually placed on record in 7a, 7b, 7c) <b>OAKWOOD HOSPITAL &amp; MEDICAL CENTER</b>				7b. CITY, VILLAGE, OR TOWNSHIP OF DEATH <b>DEARBORN</b>		7c. COUNTY OF DEATH <b>WAYNE</b>	
8a. CURRENT RESIDENCE - STATE <b>MICHIGAN</b>		8b. COUNTY <b>WAYNE</b>		8c. LOCALITY (check one box that describes your locality) <input checked="" type="checkbox"/> CITY OR VILLAGE <b>DETROIT</b> <input type="checkbox"/> TOWNSHIP _____ <input type="checkbox"/> UNINCORPORATED PLACE _____		8d. STREET AND NUMBER (include apt. no. if applicable) _____	
9a. ZIP CODE _____		9b. BIRTHPLACE (City and State as Country) <b>DETROIT, MI.</b>		10. SOCIAL SECURITY NUMBER _____		11. DECEDENT'S EDUCATION - What is the highest degree or level of school completed at the time of death? <b>ASSOCIATES DEGREE</b>	
12. RACE - American Indian, White, Black, etc. (if death, give name, date of birth, place of birth, and date of death) <b>BLACK</b>		13. ANCESTRY - American, Cuban, Irish, African, English, French, Dutch, etc. (Enter all that apply) (American Indian race, enter principal race) <b>AFRICAN AMERICAN</b>		14. HISPANIC ORIGIN (Yes or No) <b>NO</b>		15. WAS DECEDENT EVER IN THE U.S. ARMED FORCES? (Yes or No) <b>YES</b>	
16. USUAL OCCUPATION (Give kind of work done during most of working life. Do not list retired) <b>ASSEMBLER</b>		17. KIND OF BUSINESS OR INDUSTRY <b>AUTOMOTIVE</b>		18. MARITAL STATUS - Married, Never Married, Widowed, Divorced <b>MARRIED</b>		19. NAME OF SURVIVING SPOUSE (if none, give name before) <b>EUNICE BRADLEY</b>	
20. FATHER'S NAME (First, Middle, Last) <b>DEWEY GORDON</b>				21. MOTHER'S NAME BEFORE FIRST MARRIAGE (First, Middle, Last) <b>ESSIE POLLOCK</b>			
22a. INFORMANT'S NAME (Type Print) <b>EUNICE GORDON</b>		22b. RELATIONSHIP TO DECEDENT <b>WIFE</b>		23. MAILING ADDRESS (Street and Number, or Rural Route Number, Box or Post Office Box, City, State, Zip Code) _____			
24. METHOD OF DISPOSITION (Burial, Cremation, Entombment, Donation, Removal, Storage, etc.) <b>BURIAL</b>		25a. PLACE OF DISPOSITION (Name of Cemetery, Crematory, or other institution) <b>WESTLAWN CEMETERY</b>		25b. LOCATION - City or Village, State <b>WAYNE, MI.</b>			
26. SIGNATURE OF MORTUARY SCIENCE LICENSEE <i>[Signature]</i>		27. LICENSE NUMBER <b>5326</b>		28. NAME AND ADDRESS OF FUNERAL FACILITY <b>JAMES H. COLE HOME FOR FUNERALS, INC. 2624 W. GRAND BLVD. DETROIT, MI. 48208</b>			
29a. CERTIFIER (Check one box) <input checked="" type="checkbox"/> Certifying Physician - To the best of my knowledge, death occurred due to the cause(s) and manner stated. <input type="checkbox"/> Medical Examiner - On the basis of examination, and on investigation, and on my opinion, death occurred at the time, date, place, and cause to the extent(s) and manner stated. Signature and Title: <i>[Signature]</i> <b>TAMMIE BULL</b>		30a. ACTUAL OR PRESUMED TIME OF DEATH <b>4:40 P.</b>		30b. PROLONGED DEAD ON (Indicate time) <b>APRIL 13, 2013</b>		30c. TIME PROLONGED DEAD <b>4:40 P.</b>	
31. DATE SIGNED (Mo., Da., Yr.) <b>MAY 2, 2013</b>		32. LICENSE NUMBER <b>4301024811</b>		33. MEDICAL EXAMINER'S CASE NUMBER _____		34. NAME OF ATTENDING PHYSICIAN (If other than certifier) <b>TAMMIE BULL</b>	
35. NAME AND ADDRESS OF CERTIFYING PHYSICIAN (If other than certifier) <b>TAMMIE BULL MD 7100 JARVIS, SUITE 804 DETROIT, MICHIGAN 48207</b>				36. DATE FILED (Month, Day, Year) <b>MAY 06 2013</b>			
37. PART I: Enter the clinical signs, symptoms, injuries, or complications - that directly caused the death. DO NOT enter terminal events such as cardiac arrest, respiratory arrest, or ventricular fibrillation without showing the etiology. Enter only one cause on a line. <b>CHRONIC LYMPHOID LEUKEMIA</b> DUE TO (OR AS A CONSEQUENCE OF) a. _____ b. _____ c. _____ d. _____							
38. PART II: OTHER SIGNIFICANT CONDITIONS contributing to death but not resulting in the underlying cause given in Part I. a. _____ b. _____ c. _____ d. _____							
39. MANNER OF DEATH - Accident, Suicide, Homicide, Natural, Indeterminate or Pending (Specify) <b>NATURAL</b>		40. WAS AN AUTOPSY PERFORMED? (Yes or No) <b>NO</b>		41. WERE ANY POSTMORTEM FINDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? (Yes or No) <b>NO</b>		42. IF FEMALE <input checked="" type="checkbox"/> Not pregnant within past year <input type="checkbox"/> Pregnant at time of death <input type="checkbox"/> Not pregnant, but pregnant within 42 days of death <input type="checkbox"/> Not pregnant, but pregnant 43 days to 1 year <input type="checkbox"/> Unknown if pregnant within the past year	
43a. DATE OF INJURY (Mo., Da., Yr.) _____		43b. TIME OF INJURY _____		44. DESCRIBE HOW INJURY OCCURRED _____			
45a. INJURY AT WORK (Yes or No) _____		45b. PLACE OF INJURY - At home, Street, Street, construction site, wooded area, etc. (Specify) _____		46. IF TRANSPORTATION INJURY - Driver, Passenger, Pedestrian, etc. (Specify) _____		47. LOCATION - Street or RFD No. City, Village or Twp. State _____	

State of Michigan )  
County of Wayne ) ss.  
City of Dearborn )

I do hereby certify that this document is a true copy of the record on file in this office.

MAY 06 2013  
DATE
  
REGISTRAR
AH  
COPY

2204 EUNICE GORDON

AR 3

## Certified Copy of Marriage Record

THE STATE OF OHIO, )

Case Number: 2004 MRG 001621

LUCAS COUNTY, ) ss.

I, JACK R. PUFFENBERGER, certify that I am Judge of the Probate Court, within and for said county, which is a Court of Record, that I am Clerk of said Court, and by-law the custodian of the records and papers required by law to be kept in said Court, and that among others a Record of Marriages was heretofore required by law to be kept therein, and that the following is a true and correct copy from said Record of Marriages, now in this office.

I do hereby certify that on 04/20/2004, I solemnized the marriage of Mr. Raymond Onell Gordon with Ms. Eunice Smith.

Ceremony performed by  
Rev John Oliver

In TESTIMONY WHEREOF I have hereunto set my hand and the seal of

The Probate Court, at Toledo, Ohio, this 4 May 2004

Jack R. Puffenberger  
Judge and Clerk of the Probate Court of said County

By BW Deputy Clerk

EMPLOYEE - Raymond O'Gordon  
SS# - [REDACTED]

Raymond Onell Gordon  
8346 Bryden St.  
Detroit, MI 48204

LCRC-1 (REV. 12-99)



Statement Date: May 17, 2013



V000019

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Starting Your Beneficiary Pension Benefit

### Payment Information for Basic Benefit

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of **\$2,306.99** from the Chrysler UAW Pension Plan, beginning on **April 11, 2014**.

However, you instead may elect to receive a benefit of **\$1,499.54**, beginning **May 1, 2013**.

### Additional Payment Information

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. **Please keep this material for your records.**

### What You Need to Do

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at **1-888-409-3300** to make your elections.

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## Starting Your Beneficiary Pension Benefit

Page 2

- We expect that the first payment you will receive will be on July 1, 2013 with retroactive payments back to May 1, 2013. In order to receive payments on July 1, 2013, you will need to make your elections by **May 28, 2013**. If you do not make your election by this date, your pension payment may be delayed further.

## After You Make Your Elections

- A Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization Form will be mailed to you.
- You must sign and date the Beneficiary Pension Election Authorization Form.
- In order to receive payments on July 1, 2013, you must return the signed Pension Election Authorization Form by **May 28, 2013** to the Benefit Express Service Center. If you do not return the signed form by this date, your pension payments may be delayed further.

## If You Decide Not to Start Your Benefit

- **Verify Your Address**

You must call the Benefit Express Service Center to verify your home address by **July 16, 2013**. After this date, you should continue to let the Benefit Express Service Center know about any change in your name or address to ensure that you continue to receive accurate information about your benefit.

- **Provide Death Certificate**

Please note that even if you don't want to begin receiving your benefit at this time, you must provide the Benefit Express Service Center with a copy of the certified death certificate by **July 16, 2013** to ensure your benefit is not delayed in the future. Please fax or mail the death certificate to:

**Fax:**

1-847-883-8234

Starting Your Beneficiary Pension Benefit

Page 3

***Mail:***

Chrysler Benefit Express  
P.O. Box 1442  
Lincolnshire, IL 60069-1442

When faxing your information, do **not** include a cover sheet.

- If you don't respond by **July 16, 2013**, these forms will not be valid and you will need to contact the Benefit Express Service Center to start the process over.

**For More Information**

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center  
100 Half Day Road  
Lincolnshire, IL 60069-1442







Statement Date: March 25, 2014



V000036

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Starting Your Beneficiary Pension Benefit

### Payment Information for Basic Benefit

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of **\$2,319.20** from the Chrysler Group LLC UAW Pension Plan, beginning on **April 11, 2014**.

However, you instead may elect to receive a benefit of **\$1,507.48**, beginning **April 1, 2014**.

### Additional Payment Information

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. **Please keep this material for your records.**

### What You Need to Do

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at **1-888-409-3300** to make your elections.



## Starting Your Beneficiary Pension Benefit

Page 2

- We expect that the first payment you will receive will be on June 1, 2014 with retroactive payments back to April 1, 2014. In order to receive payments on June 1, 2014, you will need to make your elections by **April 29, 2014**. If you do not make your election by this date, your pension payment may be delayed further.

## After You Make Your Elections

- A Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization Form will be mailed to you.
- You must sign and date the Beneficiary Pension Election Authorization Form.
- In order to receive payments on June 1, 2014, you must return the signed Pension Election Authorization Form by **April 29, 2014** to the Benefit Express Service Center. If you do not return the signed form by this date, your pension payments may be delayed further.

## If You Decide Not to Start Your Benefit

- **Verify Your Address**  
You must call the Benefit Express Service Center to verify your home address by **May 24, 2014**. After this date, you should continue to let the Benefit Express Service Center know about any change in your name or address to ensure that you continue to receive accurate information about your benefit.
- **Provide Death Certificate**  
Please note that even if you don't want to begin receiving your benefit at this time, you must provide the Benefit Express Service Center with a copy of the certified death certificate by **May 24, 2014** to ensure your benefit is not delayed in the future. Please fax or mail the death certificate to:

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1-847-883-8234

Starting Your Beneficiary Pension Benefit

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Benefit Express  
P.O. Box 1442  
Lincolnshire, IL 60069-1442

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- If you don't respond by **May 24, 2014**, these forms will not be valid and you will need to contact the Benefit Express Service Center to start the process over.

## For More Information

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center  
4 Overlook Point  
Lincolnshire, IL 60069-1442



Print as of : 24-Oct-2016



# Hewitt

Database: FCA TBA Workflow  
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Follow-Up: DB - Commencement - Employee - Manual Calc Required - Survivor

**[REDACTED]**, GORDON, EUNICE

Case ID:

## Steps Detail

### 2. Analyze Request

#### Discussion

Tamera Ball 24-Mar-2014 06:03:51 AM MDT

Callback: let ppt know that we are still researching issue.

Jasmeet Singh Sudan 25-Mar-2014 08:20:10 AM MDT

Hi , the calc sheet has already been prepared by Arvind in the previous w/f and the survivor is entitled to \$1,499.54. Death certificate has also been received in imaging and the marital status there is married. I have updated the PFC and DBDATA entries and prepared the In Pay Notice and saved in the shared drive march first check folder. Please review and proceed.  
Thanks

Harish Chandra Mandal 25-Mar-2014 10:40:46 AM MDT

2nd check completed. Ran DBBNM event through TBA. Thanks

Tamera Ball 25-Mar-2014 12:40:27 PM MDT

Callback: ppt is not sure why the number is not 2306.98 which is date on letter that was sent by us on 05/17/2013. When I look in tba the amount is 1507.48 not 1499. Which is correct. Why did letter state this

Sally Barrera 26-Mar-2014 06:17:28 AM MDT

Callback: Ppt called to check status, advised this is still being worked on.

Jasmeet Singh Sudan 27-Mar-2014 10:38:58 AM MDT

Hi , first check is done. The amount \$2,306.98 is the amount which the ppt would get if he was in payment. The survivor is eligible for \$1,499.54 which 65% of \$2,306.98. I have checked TBA and its showing the benefit of \$1,507.48. As per my understanding , TBA is calculating 65.34% of \$2,306.98. The correct amount should be \$1,499.54 which is there in the calc sheet attached above. Moving to QR.  
Thanks

Vikas Pant 01-Apr-2014 09:57:50 AM MDT

2nd check completed. Agreed with 1st checker's findings. TBA is calculating incorrect benefit amount for survivor. The correct amount for surviving spouse should be \$1,499.54. Pulled retirement kit from control D and make changes and saved on shared drive on April final check folder and also in workflow template for future reference. PFL placed for mailing through E-fulfillment. Survivor would received the kit in normal mailing time. Closing step 2.  
Thanks!!

### 3. Follow-Up With Customer

#### Discussion

Kirk Forseth 01-Apr-2014 12:25:45 PM MDT

Callback: Ms. Gordan and called in and informed of the WF's outcome however she was under the impression would be a higher amount. Informed with spouse birthday being on 04/11 by commencing on the 1st of April would be a lower amount. Starting new WF to commence as of 05/01/2014.


Print as of : 24-Oct-2016



**Hewitt**

Database: FCA TBA Workflow  
Copyright © 2005-2016 Hewitt Associates LLC

Follow-Up: DB - Commencement - Employee - Manual Calc Required - Survivor

, GORDON, EUNICE

Case ID: HKF01041448402

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## Steps Detail

### 2. Analyze Request

#### Discussion

Sally Barrera 01-Apr-2014 01:41:45 PM MDT

Callback: Ppt called to confirm BCD listed. Confirmed it is 5/1/14.

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Jasmeet Singh Sudan 03-Apr-2014 12:35:05 PM MDT

Hi, as per the remarks, i have prepared the calc sheet and inpay notice for 5/1/2014 BCD. The spouse is entitled to \$1,499.54 and not 2,306.99 which is the amount that the ppt would get if he would be in payment. Moving to QR. Please review. Thanks

---

Don Miller 08-Apr-2014 09:43:37 AM MDT

Hello from Chrysler Benefit Express

This message is to inform you that we are still working on your issue. You will be contacted no later than 5 business days from today on the status of your issue.

Thank you for contacting Chrysler Benefit Express. Please do not reply to this email. If you need additional assistance, you may visit us online at <http://resources.hewitt.com/chrysler> or call 1-888-409-3300 (Retirees) or 1-888-456-7800 (Actives). Representatives are available from 8:00 am - 4:00 pm EST, Monday through Friday.

---

Kalpana Singh 10-Apr-2014 01:59:30 PM MDT

I have completed second check and agree with first checker s findings, calc sheets and PCS saved in shared drive for 05-01-2014 BCD. Efulfillment created to mail the PCS. PPT would be getting in normal mailing time. Thanks

---

Kalpana Singh 10-Apr-2014 02:03:17 PM MDT

Note for CS>> Please call ppt and inform that PPT is not entitled for \$2306.99 this is amount payable to original PPT, bene would be getting 1499.54. Thanks

---

### 3. Follow-Up With Customer

#### Discussion

Kirk Forseth 10-Apr-2014 03:14:39 PM MDT

Hello from Chrysler Benefit Express

This message is to inform you that your issue has been resolved. You may verify the changes or updates made by logging on to

<http://resources.hewitt.com/chrysler>. If you need additional information, please contact Chrysler Benefit Express at 1-888-409-3300 (Retirees) or 1-888-456-7800 (Actives).

Thank you for contacting Chrysler Benefit Express. Please do not reply to this email. If you need additional assistance, you may visit us online at <http://resources.hewitt.com/chrysler> or call 1-888-409-3300 (Retirees) or 1-888-456-7800 (Actives). Representatives are available from 8:00 am - 4:00 pm EST, Monday through Friday.

---

Don Miller 17-Apr-2014 06:19:03 AM MDT  
OFS call regarding the amount of benefit for surv spouse

---



Statement Date: April 1, 2014



V000036

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



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1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
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### Additional Payment Information

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## Starting Your Beneficiary Pension Benefit

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- We expect that the first payment you will receive will be on June 1, 2014 with retroactive payments back to April 1, 2014. In order to receive payments on June 1, 2014, you will need to make your elections by **April 29, 2014**. If you do not make your election by this date, your pension payment may be delayed further.

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## If You Decide Not to Start Your Benefit

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**Fax:**

1-847-883-8234



Starting Your Beneficiary Pension Benefit

Page 3

**Mail:**

Benefit Express  
P.O. Box 1442  
Lincolnshire, IL 60069-1442

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## For More Information

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**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center

4 Overlook Point  
Lincolnshire, IL 60069-1442





*Beaef Express*

V000036



EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



Statement Date: April 10, 2014



V000036

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Starting Your Beneficiary Pension Benefit

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## Starting Your Beneficiary Pension Benefit

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- We expect that the first payment you will receive will be on July 1, 2014 with retroactive payments back to May 1, 2014. In order to receive payments on July 1, 2014, you will need to make your elections by **May 14, 2014**. If you do not make your election by this date, your pension payment may be delayed further.

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## For More Information

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center

4 Overlook Point  
Lincolnshire, IL 60069-1442





Statement Date: April 10, 2014



V000036

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## **Chrysler UAW Plan Beneficiary Pension Elections Worksheet**

This worksheet lists all of the decisions you will need to make to start your benefit from the Chrysler Group LLC UAW Pension Plan. Use this worksheet to keep track of your decisions as you review all of the enclosed material.

Once you have completed this worksheet, make your elections by calling the Benefit Express Service Center toll-free at 1-888-409-3300. Do not return this worksheet by mail.

### **Your Decisions**

Select only one choice in each section listed below:



Beneficiary Pension Elections Worksheet

Page 2

**Federal Income Tax Withholding Election**

☐ I don't want to withhold for federal taxes.

☐ I want to withhold for federal taxes using:

- Marital status:

☐ Single

☐ Married

☐ Married but withhold at a higher single rate

- Number of allowances: \_\_\_\_\_

- Additional flat dollar amount to withhold: \$ \_\_\_\_\_

*Find Information in...*

- Beneficiary Notice of Rights-Federal Income Tax Withholding

**State Income Tax Withholding Election**

☐ I don't want to withhold for state taxes.

☐ I want to withhold for state taxes using the elections available for my state:

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*Find Information in...*

- Beneficiary Notice of Rights-State Income Tax Withholding

Beneficiary Pension Elections Worksheet

Page 3

**Where to Send Your Payment**

☐ I want my monthly payment sent directly to:

- Financial Institution Name

\_\_\_\_\_

- Account Number

\_\_\_\_\_

- Type of Account (Checking/Savings)

\_\_\_\_\_

- Financial Institution ABA Routing Number (available from your financial institution)

\_\_\_\_\_

**Note:** Making a direct deposit election authorizes Chrysler to deposit your monthly pension payments and to instruct your financial institution to appropriately credit/debit your account in the case of a deposit error.

☐ I want my payment mailed to my home address.

**For More Information**

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

\_\_\_\_\_







Statement Date: April 10, 2014



V000036

EUNICE GORDON

[REDACTED]

[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## **Chrysler UAW Plan Beneficiary Notice of Rights**

As a beneficiary in the Chrysler Group LLC UAW Pension Plan, you have legal rights of which you must be notified. This statement summarizes and describes these rights. You should review these rights prior to electing your benefits.

### **Commencement of Benefits**

You can always choose to delay the start of your pension benefits until at least the Normal Retirement Date of RAYMOND O. GORDON. If you choose to start your benefit before the Normal Retirement Date of RAYMOND O. GORDON, the Plan may reduce the amount you receive to account for the longer period of time that a life annuity would be paid. In addition, when your benefit is paid, it will be subject to income taxes. Choosing to start your benefit now will result in immediate taxation, but delaying the start of your benefit will also delay taxation.

You have the right to at least 30 days to consider whether to consent to begin receiving benefits. You may waive this 30-day period by choosing to begin your benefits.



## Notification Period

Your decisions are important. Legal rules require you to have at least 30 days to think about your benefit elections. This 30-day notification period begins on the date you receive this Beneficiary Notice of Rights. If you are able to make your decisions in less time, you can waive the 30-day period. To waive the 30-day period, you should sign and return the Beneficiary Pension Election Authorization Form you will receive after making your elections.

Please note that your decision to waive the 30-day waiting period does not obligate the plan to make payments within 30 days. When your payment is made depends on whether you waive the 30-day period, when you consent to your elections, and the administrative processing of your benefit.

To think about your decision for the full 30 days, do not return the Beneficiary Pension Election Authorization Form until you have had this Beneficiary Notice of Rights for 30 days and have had time to consider your benefit elections.

## Federal Income Tax Withholding Information

The payments you receive from the Chrysler Group LLC UAW Pension Plan will be subject to federal income tax withholding unless you elect not to have withholding apply.

Withholding will only apply to the portion of your benefit that is already included in your income subject to federal income tax and will be determined similarly to wage withholding.

You may elect not to have federal withholding apply to these payments, or you may elect to have withholding apply based upon a marital status and number of allowances. You may also specify an additional dollar amount to withhold.

## Beneficiary Notice of Rights

Page 3

Your election will remain in effect until you revoke it. You may revoke your election at any time. Any election or revocation will be effective no later than the first of the month following the 30-day period after your election or revocation is received. You may make and revoke your election not to have withholding apply as often as you wish. To make or revoke your withholding elections, you may call the Benefit Express Service Center.

If you do not make an election, federal income tax will be withheld from the taxable portion of your payment as if you were married and claiming three withholding allowances.

If you elect not to have withholding apply to your benefit or if you do not have enough federal income tax withheld from your benefit, you may be responsible for payment of estimated tax. Penalties may be assessed under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

## State Income Tax Withholding Information

The payments you receive from the Chrysler Group LLC UAW Pension Plan may be subject to state income tax withholding.

Each state has different withholding requirements. While some states require state income tax withholding, other states have no income tax withholding. In addition, for some states, income tax withholding is optional and you are able to elect not to have withholding apply. More information on the specific withholding options for your state is available by calling the Benefit Express Service Center.

You may make or revoke any withholding elections by calling the Benefit Express Service Center. Your election will remain in effect until you revoke it. You may revoke your election at any time. Any election or revocation will be effective no later than the first of the month following the 30-day period after your election or revocation is received. You may make and revoke your election not to have withholding apply as often as you wish.

If you do not make an election, state income tax will be withheld from the taxable portion of your payment based on the rules of the state of your permanent address.

If you elect not to have withholding apply to your pension payments or if you do not have enough state income tax withheld from your pension payments, state tax penalties may apply. For additional tax guidance, please consult a personal tax advisor.



Beneficiary Notice of Rights

Page 4

## For More Information

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center

4 Overlook Point

Lincolnshire, IL 60069-1442



Statement Date 07-01-2014

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



Your Benefits Resources™  
<http://resources.hewitt.com/chrysler>



Benefit Express Service Center  
1-888-456-7800  
between 8 a.m. to 4 p.m., Eastern time,  
Monday through Friday

## Chrysler UAW Plan Starting Your Beneficiary Pension Benefit (In Pay)

As the beneficiary of RAYMOND O GORDON, you're entitled to a benefit from the Chrysler Group LLC UAW Pension Plan.

### Payment Option Information Chrysler Group LLC UAW Pension Plan

As the beneficiary of RAYMOND O GORDON, you're entitled to a monthly benefit of \$1,499.54 beginning on May 1, 2013. This amount is based on the payment option RAYMOND O GORDON could have selected at retirement.

### Contact Benefit Express

We'll start paying the benefit to you on August 1, 2014.

However, there are some decisions you can make about your benefit payment. Access the Your Benefits Resources™ Web site at <http://resources.hewitt.com/chrysler> or call Benefit Express toll-free at 1-888-409-3300 to:

- Choose how much federal and state tax to have withheld from your payment.
- Choose where your payment will be sent.

If you don't make a choice, payments will automatically be sent to your home address.

If you'd like to have your monthly benefit deposited directly into a bank account, provide the following information:

- Financial Institution Name
- Account Number
- Type of Account (Checking/Savings)
- Financial Institution ABA Routing Number (available from your financial institution)



## Starting Your Beneficiary Pension Benefit

Page 2

### Send Information to Benefit Express

Return any uncashed checks payable to RAYMOND O GORDON to Benefit Express.

Benefit Express address is:

Chrysler Benefit Express  
4 Overlook Point  
Lincolnshire, IL 60069-2416

### State Income Tax Withholding Information

The payments you receive from the Chrysler Group LLC UAW Pension Plan may be subject to state income tax withholding unless you choose not to have withholding apply.

Each state has different withholding requirements. While some states require state income tax withholding, other states have no income tax withholding at all. In addition, for some states, income tax withholding is optional and you're able to choose to have no withholding apply. More information on the specific state withholding options for your state is available through the Your Benefits Resources™ Web site or through Benefit Express.

You can make or revoke any withholding choice by accessing the Your Benefits Resources™ Web site or by calling Benefit Express. Your choices will remain in effect until you revoke it. You may revoke your choices at any time. Any choices or revocation will be effective no later than the first of the month following the 30-day period after your choice or revocation is received. You can make and revoke your choice to not have withholding apply as often as you wish.

If you do not make a choice, state income tax will be withheld from the taxable portion of your payment based on the rules of the state of your permanent address.

If you choose to have no withholding apply to your payments or if you don't have enough state income tax withheld from your payments, state tax penalties may apply. For additional tax guidance, consult a personal tax advisor.

### Federal Income Tax Withholding Information

The payments you receive from the Chrysler LLC UAW Pension Plan are subject to federal income tax withholding unless you choose not to have withholding apply.

Withholding applies only to the portion of your benefit that is already included in your income subject to federal income tax and is determined similarly to wage withholding.

You can choose to have no federal taxes withheld from your payments, or you can choose to have withholding apply based upon a marital status and number of allowances. You can also specify an additional dollar amount to withhold.

Your withholding choices will stay in effect until you change them. You can change your withholding choices at any time. The change will take effect no later than the first of the month following the 30-day period after your change is received. You can change your withholding choices as often as you wish. To do so, access the Your Benefits Resources™ Web site or call Benefit Express.

If you do not make a withholding choice, federal income tax will be withheld from the taxable portion of your payment as if you're married and claiming three withholding allowances.

## Starting Your Beneficiary Pension Benefit

Page 3

If you choose to have no taxes withheld from your benefit or if you do not have enough tax withheld from your benefit, you may be responsible for payments of estimated tax. Penalties may be assessed under the estimated tax rules if your withholding and estimated tax payments aren't sufficient.

## Deductions for Retiree Health and Group Benefit Coverage Premiums

Any premiums for retiree health and group benefit coverage will be deducted from your monthly benefit, provided these deductions don't exceed your monthly benefit after taxes. If there are premiums and they exceed your monthly benefit, you'll be billed directly for the cost of your insurance coverages.

You may stop deductions from being taken and begin to be billed directly by notifying Benefit Express of your request at least 30 days prior to the date you want such change to take effect.

## For More Information

**Web:** Your Benefits Resources™ at <http://resources.hewitt.com/chrysler>

**Phone:** 1-888-456-7800, between 8 a.m. to 4 p.m., Eastern time, Monday through Friday.

Steve Jackson 01-Jul-2014 02:08:23 PM CDT

After review of the previously mailed PCS I cannot explain why the PCS was sent out with the wrong amount allocated to the Survivor. I can agree that the PCS attached does contain the correct amount. The PCS should have printed as an In Pay notice. The Ppt was well over 30 years at the time of death and the Survivor's benefit was well over the maximum SIB amount payable. So the Survivor should have been automatically commenced for the first of the month following the Ppt's death. There would not have been any age reduction to the Ppt's benefit and the Survivor should have been set up with the 65% J&S amount of the Ppt's age 65 benefit. The Ppt passed away on 4/13/2013 so the Survivor should have been set up with a 5/1/2013 BCD. I have created an OP\_UP calc sheet to account for the retro amount due to the Survivor from the 5/1 BCD to the current. The Ppt was UAW so the normal form of payment is the 65% J&S benefit. I have set up the payment on TBA for the 8/1/2014 payment retro to the 5/1/2013 BCD. I have created the Starting Your Beneficiary Pension Benefit (In Pay) notice. The original calc, the OP\_UP calc, and the SYBB notice have been attached to the wf for reference and review. A comment has been placed in the Survivor account reflecting this information.



**Active Eligible UAW Survivor Calc**

If ppt is eligible, enter "E", if not, enter "I"

E

Eligible 65%

(E or I)

Name: RAYMOND O. GORDONSpouse Name: EUNICE GORDONSSN: [REDACTED]SSN: [REDACTED]DOB: [REDACTED]SDOB: [REDACTED]DOD: 04/13/13Plan Name UAWAddress: [REDACTED]BCC C[REDACTED] MI [REDACTED]CSMS: 542 542 Total CSMs

Age

SSO % 0.945DOD: 2013 / 4 / 13ERF: 1 \*only changes if 60/10 eligibilityPpt's DOB: 1949 / 4 / 1164 / 12 / 2**Benefit Rate:**At Death \$54.05DOD: 2013 / 4 / 13SDOB: 1954 / 9 / 2158 / 6 / 22**Benefits Payable**

Calculation Survivor Bft.

Difference 64586SSO Cost % 5.5At Death \$2,306.99 \$1,499.54SERP                     **Checklist for Returned Kits:**

       Birth Certificate (EE)  
       Birth Certificate (Surv.)  
       Death Cert. (Long Form)  
       Marriage Certificate  
       Payment Consent Form

       TBA Account  
       Spreadsheet  
       PCS  
       SIB AMOUNT  
       Duplicated

August 06, 2014

Chrysler-UAW Pension Board of Administration  
C/O Benefit Determination Review Team (BDRT)  
PO BOX 1407  
Lincolnshire, IL 60069-1407

To Whom This May Concern:

Benefit Determination Review Team (BDRT)

My name is Eunice Gordon, and I am appealing for these reasons: I have been denied a benefit to which I am entitled and the amount of your benefit is not correct: I have documents date May 17, 2013 and March 25, 2014. (Copies of documents attached).

My late husband name was Raymond O' Gordon, Sr. He was employed at Chrysler LLC, for 45 years. (Worked at Jefferson North Assembly Plant, (JNAP). He transition, on 04/13/2013.

I received a document dated May 17, 2013 and March 25, 2014, from Benefit Express, stating, *"As the beneficiary of Raymond O. Gordon, you're entitled to a monthly benefit of \$2306.99 from Chrysler UAW Pension Plan, beginning on April 11, 2014."*

*However, you instead may elect to receive a benefit of \$1499.54, beginning May 1, 2013 (.Per documents I received from Benefit Express)*

When I called on May 20, 2013, I spoke to Benefit Express Representative Aisha, she explained to me the benefit amount is \$1499.54 starting May 1, 2013, but If I waited until next year, after Raymond's birthday, I would be entitled to a benefit of \$2306.99. Because that would have been his normal retirement date and this 65<sup>th</sup> birthday, so I called May 31, 2013 and cancelled the Commencement benefits for the amount of \$1499.54. Aisha informed me to call back next year after Raymond's birthday (4/11/2014) to set up commencement benefits again, but to call one

month to set it up. Because I had to fill out the paperwork again.

So, I waited until March 21, 2014, and I called Benefit Express to see when the commencement Benefits started for the \$2306.99, and I spoke with, Benefit Express Representative Tamara. She stated the paperwork had been terminated and Hewitt Associated has to send more paperwork out to get the pension benefit process stated all over again.

Tamara stated" I have to start a research ticket, for \$1499.54, and I explained to her I am not inquiring about the \$1499.54. I am inquiring about the amount of \$2306.99. She stated," I will called you regarding the commencement benefits in 1 to 3 businesses days, for the confirmation of the amount."

When she called back and said everything was set up, I asked her what the amount is. She said the Commencement benefit is in the amount of \$1499.54. I informed her that the amount of \$1499.54 was incorrect and that I was calling to see when I needed to call for the amount of \$2306.99. So she stated I need to run another research ticket? Tamara asked me why was I questioning the amount? I explained to her again, that I needed to know when, I was supposed to call for commencement the pension benefit, after his April 11, 2014. Tamara, stated that the amount was increased to \$1507.48

So I read to her the document I had received in the mail, stating" *As the beneficiary of Raymond O. Gordon, you're entitled to a monthly benefit of \$2306.99 from the Chrysler UAW Pension Plan, beginning on April 11, 2014.*

On April 14, 2014, I called Benefit Express again, and spoke with Benefit Express Representative Jaye and I explained the problem I was having trying to get the correct amount for my pension benefit, she stated you will receive some documents in the mail in a few business days.

I called again April 14, 2014, and spoke with Benefit Express Representative Stacey, she informed me that the amount of \$2319.20 would be the amount of the deceased to receive if he was living and this is not a benefit for you (me). She began to ask me what you want me to do.

We have done everything possible? Your amount is \$1499.54, I explained to her that I was the Beneficiary and not Raymond. I asked to speak to a supervisor.

Aisha came to the phone stating she was the supervisor. Aisha stated that the documents I received from Benefit Express on May 17, 2013 and March 25, 2014 are typos? I ask her which one she stated both letters. Aisha was unable to tell me the typos amount or the corrected amount. I stated if they are typos why haven't Chrysler LLC sent me a corrected copied. Then I stated " I do not believe that a Corporation like Chrysler LLC would send documents that has errors or none factual information and not forward a correction letter?"

I hung up on her because I felt as if I was begging for a monthly benefit in which I was entitled to. Aisha and Stacey insists I was reading the letter incorrect, they stated that the \$2306.99, would be my husband benefit and not mine.

I called again, and asked for a Supervisor, Will stated he was the supervisor: He ask me How could he help, I explain to him about the problems I had been dealing with trying to get the right amount of commencement benefits. And he told me that I would be receiving a pension benefit of \$1499.54 because that was 65% of what my husband pension. I told him that is not true, I told him that \$1499.54 is 65% of \$2306.99, and he replied what makes you think you're entitled to that amount of money and I replied that my husband worked at Chrysler for 45 years that's what makes me entitled. He replied no, he would be entitled to the amount of \$2306.99 and not you.

May 2014, I called Benefit Express and spoke with Benefit Express Representative Denise, I explained to Denise what I had been going through for the last couple of months, so she ask me to hold on while she read the notes and stated you are absolutely corrected you are entitled to the pension benefit amount of \$2306.99 because you have waited until after 4/11/2014 and that is the correct amount, so I need your account number so we can start a research ticket for this commencement benefit. I had no idea that she would use my account number under false pretenses, for a direct deposit of a check, that should never been deposited.

So I gave her my account number, then she stated that she would called me in a few days. She called and stated I have good news and bad news, first the good news was that the document you

read from Benefit express was correct (and she paused) and the bad news was the amount was \$1499.54. I told her none of that was good news because we had already established the pension amount of \$2306.99, after she read the documents in the notes she asked for dates of the document and I told her and she stated okay I see what you are talking about and you correct. 7/2014, I received a check in the amount of \$23992.64, I called Benefit Express again and spoke with Benefit Express Representative Vic, I asked him why did I received this check. He stated that is your pension benefit from last year in the amount of \$1499.54 times 15 months. I asked him how much would my monthly payments be, he said in the amount of 1499.54. I stated, I did not mailed A *Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization forms*. authorizations stating I would accept the amount of \$1499.54 and I did not authorize any direct deposits into my account. He stated that we do not need any Authorizations or confirmations to do this we have updated our systems. I understood that you must return the signed Pension Election Authorization Form is not sent back in to Benefit Express Service Center, pensions will be delayed further. (So how was this determined and by whom with no paperwork in place?)

I asked for a supervisor again, Will got on the phone and ask me what the problem is now. I thought we have resolved this issue Mrs. Gordon, we have been over this before. I explained to him I you like an Appeal decision, he ask me WHAT am I trying to Appeal. I asked him for a name and telephone number or a address, so I could appeal this matter, he stated he did not have a name or telephone number, but he would send a claim form to the 8346 Bryden address.

I called again to stop the check from being deposit in my account I spoke with Kelly she stated, That she could not stop this check.

And I called again to have the check stop on 7/29/2014 and with Aisha and she stated that it could not be done, all the paper work has been finalized, and I asked who finalized it?

I would like to know is this how Chrysler LLC, treat their UAW workers Retirees and Surviving Spouses, by giving them what they think is fair. What happen to treating people with? Respect and Dignity. And treating others they way you wish to be treated?

Whenever, I called Benefit Express, I felt like I was begging for a benefit, which I was not entitled to. Benefit Express Rep. would lie to me, by telling me "Oh, that's not what that means" and I ask, "them well what does that means? They would tell me another lie. I thought to myself how degrading it is this. They gave me false information which was very misleading, but why! Benefit Express decided for me the amount I should received, and not the amount I am entitled to.

According to the documents, I received from Benefit Express dated May17/2013 and March 25, 2014 as the beneficiary of Raymond O. Gordon, I am entitled to receive the monthly pension benefit of \$2319.20, after April 11, 2014.

And If *had agreed* to have a monthly pension of \$1499.54, there would be no need to have Cancelled on 5/31/2013 last year. And I would had received a check 15 months later for \$23,992.64.

During this whole process not one person said to me you have a right to an "Appeal" process. My question, Is everyone treated this way, by being undermined, being mislead and lied to. And they are given their pension based on what a Benefit Express Representative decides for them. And they are not given the opportunity to express their rights, or they do not understand they have rights because no one informs them, and they accept what is given to them because they do not realize they have a say in this matter? I believe the matter was not satisfactorily resolved in the event that entitles me to the entitled pension amount? I have attached documents to support my claim.

Benefit Express Representatives/ Supervisors, that I spoke with regarding this claim.

Supervisors

Aisha, Will, and Don

Benefit Express Representatives

Aisha, Tamara, Sally, Kirk, Jaye, Stacey Vic, Kelly, Denise and Jasmine

*Beneficiary of Raymond O. Gordon/ contact info:*

Eunice Gordon,

[REDACTED]

[REDACTED] MI [REDACTED]

Home [REDACTED] Cell [REDACTED]

Email address: [REDACTED]

Regards,

Eunice Gordon

Delivered registered letter with attached documents

**STATE STREET**RETIREE SERVICES  
P.O. BOX 24989  
JACKSONVILLE, FL 32241-4989

AV 01 128714 51866E236 A\*\*5DGT



EUNICE GORDON

HI

Tax withholding questions? Call Benefit Express (BE) at 888-409-3300 8am to 4pm ET. Retirees eligible for surviving spouse option on marriage/romance must apply by the 1st day of the 18th month after marriage. Report address/bank changes to BE. If you change deposit information, do not close old account until you confirm a successful deposit to the new account. Confirm EFT deposits with your bank. If your EFT is rejected by the bank, your payment will be automatically reissued as a paper check to your home address. This will cause a delay (7 to 10 business days) and will continue to happen until the EFT information is updated with BE. Call BE after the 10th of the month to request a stop payment/reissue of a paper check.

ACCOUNT ID CHRYSLER-BENE  
PLAN NAME CHRYSLER GROUP LLC

CRP11AS000

PERIOD BEGINNING: 08/01/2014  
PERIOD ENDING: 08/31/2014**PAYEE INFORMATION**

PAYMENT DATE	CHECK NUMBER	PAYEE SOCIAL SECURITY NUMBER	NET PAYMENT
AUGUST 01, 2014		***-**-****	23,992.64

**PAYMENT DETAIL**

PAYMENT SOURCES	Current	Year-to-Date	DEDUCTIONS	Current	Year-to-date
UAW BASIC PEN	23,992.64	23,992.64			
<b>GROSS PAYMENT</b>	<b>23,992.64</b>	<b>23,992.64</b>	<b>TOTAL DEDUCTIONS</b>	<b>0.00</b>	<b>0.00</b>
CID 001438424 SSO COST \$0.00					
WWW.CHRYSLERRETIREES.COM					

DATE 08/01/2014 PLAN NAME CHRYSLER GROUP LLC

TWENTY-THREE THOUSAND NINE HUNDRED NINETY-TWO DOLLARS 64 CENTS

EUNICE GORDON

HI

AMOUNT  
\$\*\*\*\*23,992.64**STATE STREET**

BOSTON, MASSACHUSETTS 02101

ACCOUNT ID

CHRYSLER-BENE

**ADVICE OF DEPOSIT NON-NEGOTIABLE**



**Benefit Express**

Statement Date: May 17, 2013



V000019

EUNICE GORDON

[REDACTED]

[REDACTED] MI [REDACTED]

**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.**Chrysler UAW Plan****Starting Your Beneficiary Pension Benefit****Payment Information for Basic Benefit**2306.99 4/14  
1499.54 5/15  
67.45As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of \$2,306.99 from the Chrysler UAW Pension Plan, beginning on April 11, 2014. *there will be an increase*However, you instead may elect to receive a benefit of \$1,499.54, beginning May 1, 2013. *reduction of 807.45**- there will be an increased of 807.45 If I wait until*  
**Additional Payment Information***4/11/2014 (out New Rep)  
Aisha 5/2013*

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. Please keep this material for your records.

**What You Need to Do**

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at 1-888-409-3300 to make your elections.

delivered by Hewitt

129820084 01591-V000019



AR 40

*Benefit Express*

Statement Date: May 17, 2013



V000019

EUNICE GORDON

MI



Benefit Express Service Center

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Beneficiary Notice of Rights

As a beneficiary in the Chrysler UAW Pension Plan, you have legal rights of which you must be notified. This statement summarizes and describes these rights. You should review these rights prior to electing your benefits.

### \* Commencement of Benefits

You can always choose to delay the start of your pension benefits until at least the Normal Retirement Date of RAYMOND O. GORDON. If you choose to start your benefit before the Normal Retirement Date of RAYMOND O. GORDON, the Plan may reduce the amount you receive to account for the longer period of time that a life annuity would be paid. In addition, when your benefit is paid, it will be subject to income taxes. Choosing to start your benefit now will result in immediate taxation, but delaying the start of your benefit will also delay taxation.

You have the right to at least 30 days to consider whether to consent to begin receiving benefits. You may waive this 30-day period by choosing to begin your benefits.



4/1/14

press  
spoke <sup>o</sup>

4/14 (after 4/11/2014)  
 } Jaye } you'll be sending  
 (female) } something within the  
 next? Did you send or



1-888-409-3300

Benefit Express Service Center  
1-888-409-3300

**V000036**

[REDACTED]  
[REDACTED] ML [REDACTED]

Pensions 1st 1/2  
Ann. - 1507.48

4/1/14  
594  
called  
for clarity  
13 date  
recounts

Aug. Am. -  
Dec. - Apr. -

sunoir  
benefit

## Starting Your Beneficiary Pension Benefit

May 1<sup>st</sup> \$2319.20  
to \$11.72 difference  
\$1507.48

Commence Date

4/1/14  
SPOKE @  
Kirk's Kur  
very  
Persis.  
but the  
mount

about the amount

very.  
Pursing.  
about the  
amount  
I help

\*

4/14/2014  
 checked and  
 approved  
 AR 42

FILED &  
MAILED  
1-23-2014

Benefit Express  
(M-CA-4P)

# Benefit Express

Statement Date: March 25, 2014



V000036

EUNICE GORDON

MI



Benefit Express Service Center

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Beneficiary Notice of Rights

As a beneficiary in the Chrysler Group LLC UAW Pension Plan, you have legal rights of which you must be notified. This statement summarizes and describes these rights. You should review these rights prior to electing your benefits.

### Commencement of Benefits

You can always choose to delay the start of your pension benefits until at least the Normal Retirement Date of RAYMOND O. GORDON. If you choose to start your benefit before the Normal Retirement Date of RAYMOND O. GORDON, the Plan may reduce the amount you receive to account for the longer period of time that a life annuity would be paid. In addition, when your benefit is paid, it will be subject to income taxes. Choosing to start your benefit now will result in immediate taxation, but delaying the start of your benefit will also delay taxation.

You have the right to at least 30 days to consider whether to consent to begin receiving benefits. You may waive this 30-day period by choosing to begin your benefits.



# Chrysler Benefit Express

August 14, 2014

Private and Confidential

Ms. Eunice Gordon

[REDACTED]  
[REDACTED], MI [REDACTED]

Dear Ms. Gordon:

Chrysler Group LLC has designated the Benefit Express Determination Review Team to review and process benefit claims in accordance with the terms of the Chrysler pension plan(s).

The purpose of this letter is to acknowledge receipt of your claim for benefits received on August 11, 2014. You will be provided a response in writing within 90 days, barring any necessary extensions.

If you have any other general questions about your benefits, call Benefit Express at 1-888-409-3300. The system is available 24 hours a day, Monday through Saturday. Benefit Express Representatives are available at this number between 8 a.m. and 4 p.m. (Eastern time), Monday through Friday.

Sincerely,

Benefit Determination Review Team



Database: HRO BDRT Workflow  
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Client Name: Chrysler Group LLC  
001-43-8424 GORDON,EUNICE

BDRT Date	08/13/2014	BDRT Time	02:20 PM	BDRA Tracker	Dan Fish
Originally Needed	11/09/2014	Currently Needed	02/07/2015	Source	Mail
Imaging Date	08/11/2014	Imaging Time	02:20 PM	Issue Status	Issue Completed
Client Team Utilized		Appropriate Referral of CJF			
Escalation Process?	● Yes ○ No				

### Participant Information

Name EUNICE GORDON  
ID [REDACTED]  
Participant Zip Code [REDACTED]

Benefit Status Retiree  
Other Participant Identifier Other

### Current Status

Workgroup Status N/A Issue Completed Assignee N/A Current Step N/A

### Steps Detail

#### 1. Appeal Detail

Person Type	Participant	Appeal Category	DB
Appeal Activity	DB	Level of Appeal	Level 1
Appeal Topic	Benefit Amount	Appeal Description	Under Payment
Imaging Misdirect	[REDACTED]	Multiple Appeal	[REDACTED]

#### Appeal Description:

Root Cause of Appeal: Benefit Amount - Under Payment  
Summary of Appeal: Requesting to receive additional survivor pension benefits  
Acknowledge Letter:  
Contact:

Contact Call Back Number: Prabha, Jeff  
 Home Number:  
 Work Number: KAMLESH  
 Best Time to Call Back: 129820084

☒ Completed by Kamlesh Singh Gaira on 08/13/2014 02:20 PM

## 2. Appeal Analysis

Workgroup: Determination Mailed  
 Associate Name: Ruchika Tomar

### Analysis

#### Discussion

Kamlesh Singh Gaira 08/13/2014 02:21:06 PM  
 TBA Indicator/Comment updated. Document indexed and removed from Imaging Workbasket.  
 Kamlesh Singh Gaira 08/14/2014 04:04 AM  
 Acknowledgement Letter drafted and moved to AA Processing folder.

#### Address Verified :

8346 Bryden  
 Detroit, MI 48204

Kamlesh Singh Gaira 08/20/2014 02:15 PM  
 Ack ltr indexed and removed from imaging.

Ruchika Tomar 11/03/2014 10:36 AM  
 Claimant is requesting to receive additional survivor pension benefits

Ruchika Tomar 11/03/2014 10:37 AM  
 EMPLOYMENT STATUS:

Employment Status	Bene	-Enrl Bene	04-13-2013
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Ruchika Tomar	11/03/2014 10:37 AM		
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TBA COMMENTS:

**Topic: SURVIVOR BENEFIT**

This survivor is eligible for 65% of deceased Ppt's retirement benefit. The PPT was eligible under the 30 Years provision. The benefits are confirmed and I have set up the payment and send the survivor a commencement kit. Because the PPT was eligible to retire when he died, we do not need to wait for the supporting docs before activating the payment. The survivor will receive the first check on 8/1/2014 with 15 retro payments to 5/1/2013.

Ruchika Tomar	11/03/2014 10:45 AM		
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NOTICES:

-CPP Starting Your Beneficiary Pension Benefit dated 05/17/2013 states :

Payment Information for Basic Benefit:

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of \$2,306.99 from the Chrysler Pension Plan, beginning on April 11, 2014.

However, you instead may elect to receive a benefit of \$1,499.54, beginning May 1, 2013.

What You Need to Do:-

-We expect that the first payment you will receive will be on July 1, 2013 with retroactive payments back to May 1, 2013. In order to receive payments on July 1, 2013, you will need to make your elections by May 28, 2013. If you do not make your election by this date, your pension payment may be delayed further.

After You Make Your Elections:

-You must sign and date the Beneficiary Pension Election Authorization Form.

-In order to receive payments on July 1, 2013, you must return the signed Pension Election Authorization Form by May 28, 2013, to the Benefit Express Service Center. If you do not return the signed form by this date, your pension payments may be delayed further.

Ruchika Tomar	11/03/2014 11:58 AM		
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PAYMENT HISTORY:



Qual/Annuity Pmt	12-01-2014	Unreported	\$1,499.54
Qual/Annuity Pmt	11-01-2014	Reported	\$1,499.54
Qual/Annuity Pmt	10-01-2014	Reported	\$1,499.54
Qual/Annuity Pmt	09-01-2014	Reported	\$1,499.54
Qual/Annuity Pmt	08-01-2014	Reported	\$23,992.64

Ruchika Tomar 11/03/2014 01:06 PM  
Mail sent to CDG:

Claimant is survivor of Mr. Raymond O. Gordon, she is requesting for additional survivor pension which was supposed to be \$2306.99 as she commenced on 06-23-2014 (which was after the ppt's 65th birthday). Initially she called on 05-23-2013 to initiate the pension; however she was told that if she would commence the pension after the ppt's 65th birthday, she would be entitled to get \$2306.99, so claimant called on 05-31-2013 to cancel the retirement process. She received a retroactive amount \$23992.64 in July 2014 (Monthly payment \$1499.54).

Per TBA record claimant is paid 15 months ( \$1,499.54 per month) retroactive payment, please advise if ppt. cancelled the retirement process than why she was not given the pension as \$2306.99, as she commenced on 06-23-2014.

Please advise what is the form of payment elected by the ppt. prior to his death.

Ruchika Tomar 11/07/2014 05:52 AM  
Follow up sent on 11-06-2044;  
Any updates on this one please.

Ruchika Tomar 11/07/2014 11:48 AM  
There is no response received from CDG, hence extension letter is drafted

Ruchika Tomar 11/07/2014 11:48 AM  
Address Verified:

8346 Bryden  
Detroit, MI 48204-3309

Prabha Thakur 11/07/2014 01:20 PM  
Extension letter reviewed and moved to AA Processing

Ruchika Tomar 11/07/2014 02:10 PM Extension letter indexed and removed from imaging
Ruchika Tomar 11/10/2014 10:02 AM Response received from CDG:
Survivor is receiving the correct payment based on the Ppt's amount. The Ppt would have received the full amount of \$2306.99, however the Survivor is only due 65% of that amount. Since the Ppt was eligible to retire at the time of death then the Survivor was eligible to begin benefits immediately at 65% of the Ppt's benefit. The initial payment was made in the amount of \$23,992.64. This included 1 month ongoing plus 15 retro's at a monthly amount of \$1,499.54. This is the correct ongoing amount. This was also outlined in the Starting Your Beneficiary Benefits (In Pay) notice that was sent to the Survivor.
Ruchika Tomar 11/14/2014 09:38 AM Summary of Research:
Survivor is requesting to receive an additional pension benefit, records indicate that she was sent incorrect letter stating that she was eligible to receive \$2,306.99; however the correct amount which she is eligible is \$1,499.54 that is paid on August 1, 2014 as retroactive since May 1, 2013. Therefore, the request is denied.
Ruchika Tomar 11/14/2014 09:39 AM Address Verified: 8346 Bryden Detroit, MI 48204-3309
Ruchika Tomar 11/14/2014 09:39 AM Denial letter drafted and sent for review
Jeff Norris 12/24/2014 07:32 AM Letter reviewed and revised. Please update and mail.
Ruchika Tomar 12/24/2014 08:05 AM

Letter updated and moved to AA Processing

Ruchika Tomar 12/24/2014 09:47 AM  
Letter indexed and removed from imaging.  
TBA indicator set to complete.

#### Attachment(s)

#### Internal Contacts

Issue Contributor/Originator

Extension Letter Date

Appeal Determination

Participant Info Compliant

Reinstatement Needed

BDRA Assigned

BDRA Assigned Date

State

Resolution Time Within BDRA Control

Extension Letter Needed?

Appeal escalated to client

Participant Info Complete

Determination Letter Date

Ruchika Tomar

08/13/2014

MI - Michigan

☒ Yes

☒ Yes

☒ No

☒ Yes

12/24/2014

#### Final Resolution

Resolution Date: Ruchika Tomar 12/24/2014 09:47 AM

Resolution:  
Denial

☒ Completed by Ruchika Tomar on 12/24/2014 09:47 AM

#### Issue Summary

☒ Requesting to receive additional survivor pension benefits, per plan provision claim is denied

☒ Completed by Ruchika Tomar on 12/24/2014 09:47 AM

# Chrysler Benefit Express

November 7, 2014

Private and Confidential

Ms. Eunice Gordon  
[REDACTED]  
[REDACTED], MI [REDACTED]

Dear Ms. Gordon:

Chrysler Group LLC has designated the Benefit Express Determination Review Team to review and process benefit claims in accordance with the terms of the Chrysler pension plan(s).

This letter is in response to the claim you submitted on August 11, 2014. Due to additional research, the Benefit Express Determination Review Team finds it necessary to extend the review of your ERISA benefit claim for an additional 90 days. This extension will not exceed 180 days from the date your original written request was received. You can expect to receive a written response by February 7, 2015.

If you have any other general questions about your benefits, call Benefit Express at 1-888-409-3300. The system is available 24 hours a day, Monday through Saturday. Benefit Express Representatives are available at this number between 8 a.m. and 4 p.m. (Eastern time), Monday through Friday.

Sincerely,

Benefit Determination Review Team



# Chrysler Benefit Express

December 24, 2014

Private and Confidential

Ms. Eunice Gordon  
[REDACTED]  
[REDACTED] MI [REDACTED]

Dear Ms. Gordon:

Chrysler Group LLC has designated the Benefit Express Determination Review Team to review and process benefit claims in accordance with the terms of the Chrysler pension plan(s).

This letter is in response to your ERISA claim received on August 11, 2014, requesting to receive additional survivor pension, as the surviving spouse of Mr. Raymond Gordon. In reviewing your claim, the information submitted with your written claim, your records, and the relevant plan provisions were considered. Your request has been denied.

The following information can be found on pages 14 and 15 of the UAW Hourly and Salaried Employees, Retirees and Surviving Spouses Pension Plan, Summary Plan Description 2008 (the "SPD"), in pertinent part:

## **Survivor Benefits**

The Pension Plan provides benefits for your surviving spouse or, in some cases, other designated beneficiaries in the event of your death.

If you die before benefit payments begin, your spouse may be eligible to receive a:

- Pre-retirement surviving spouse benefit, or
- Widow(s)/Widower(s) pension benefit.

## **If You Die Before Benefit Payments Begin**

If you die before benefit payments begin and you have been married at least one year at the time of your death, your spouse will be eligible to receive a benefit from the plan if you are vested. The amount and type of benefit your spouse will receive depends on your employment status, age and eligibility for early retirement at the time of your death....

## **Widow(s)/Widower(s) Pension Benefit**

- Your spouse is eligible for a widow(s)/widower(s) benefit if, when you die, you:
- Have been married for at least one year
- Are actively employed with Chrysler LLC
- Are eligible for early retirement under the Pension Plan (see pages 6 through 8 for early retirement eligibility rules).

## **How Benefits are Calculated**

Your surviving spouse's benefit is equal to 65% of the basic pension benefit you would have been eligible to receive at age 62 and one month—reduced to reflect the surviving spouse adjustment factor. The benefit amount is based on the basic pension rate in effect at the time of your death and is calculated as if you had voluntarily retired on the date of



Ms. Eunice Gordon  
Page 2  
December 24, 2014

your death and had elected a Surviving Spouse option.

For any month for which a transition or bridge benefit is payable under the insurance program, your spouse will be paid the higher of the widow's/widower's benefit or the transition or bridge benefit....

The SPD states that a Qualifying Surviving Spouse Option will pay a surviving spouse a benefit equaling 65% of the deceased employee's benefit that was payable at the time of employee's death.

Under the formula provided in the SPD and based on Mr. Gordon's employment history, Mr. Gordon was eligible for a benefit of \$2,306.99 at the time of his death. Therefore, you were eligible to receive a monthly benefit of \$1,499.54, which is 65% of Mr. Gordon's \$2,306.99 benefit.

On August 1, 2014, you began receiving your benefit based on a May 1, 2013 commencement date. As such, you received \$23,992.64, which included 16 payments of \$1,499.54 from your commencement date through August 1, 2014.

On May 17, 2013 and March 25, 2014, you were sent paperwork that indicated you would be entitled to Mr. Gordon's full benefit amount. The Benefit Express Determination Review Team apologizes for any confusion this paperwork caused. However, per the terms of the SPD, you are only entitled to 65% of his benefit. To allow you to receive an incorrect benefit amount would violate the terms of the plan. Therefore, your request to receive an additional pension amount is denied.

You may appeal this denial to the Chrysler Group LLC Employee Benefits Committee (EBC) within 60 days from the date on this letter. If you do not submit an appeal to the EBC during this time period, no further action will be taken and you may not file an appeal for this claim at a later date. Submit your appeal in writing to:

Chrysler Group LLC Employee Benefits Committee  
c/o Benefit Express Determination Review Team  
P.O. Box 1407  
Lincolnshire, IL 60069-1407

In preparing your appeal, you have the right to receive upon request and without charge, reasonable access to, or copies of, any relevant documents, records, or other information relied upon by the Benefit Express Determination Review Team in making this determination. If you have any additional information or documentation to support your claim, you must submit it with your appeal.

The EBC will review the facts, the reasons for the claim decision, and the information you have provided. You should receive a written response within 60 days following the receipt of your appeal. If the EBC needs additional time to make a decision, you will be notified of the extension in writing within 60 days following the receipt of your appeal. The decision of the EBC is final and binding.

If the EBC denies your appeal, you have the right to bring a civil action in federal court under section 502(a) of the Employee Retirement Income Security Act of 1974. This option is available to you only after you have exhausted all of the administrative remedies available to you through Chrysler's claims and appeals process.

If you have any other general questions about your benefits, call Benefit Express at 1-888-409-3300. The system is available 24 hours a day, Monday through Saturday. Benefit Express Representatives are available at this number between 8 a.m. and 4 p.m. (Eastern time), Monday through Friday.

Sincerely,

Benefit Express Determination Review Team



# ELAINE R. CARLIS, ESQ.

*Attorney and Counselor at Law*

*7 West Square Lake Road  
Bloomfield Hills, Michigan 48302*

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*(248) 452-9882  
(248) 858-9972 facsimile*

Email: [ercarlis@yahoo.com](mailto:ercarlis@yahoo.com)

**VIA FACSIMILE AND CERTIFIED MAIL**

February 24, 2015.

Chrysler Group LLC – Employee Benefits Committee  
C/O Benefit Express Determination Review Team  
P.O. Box 1407  
Lincolnshire, IL 60069-1407

RE: Eunice Gordon, surviving spouse of Raymond O. Gordon, Sr.,  
**APPEAL OF DENIAL OF PENSION BENEFITS**  
Request for Copy of the Entire Administrative Record

To whom it may concern:

Please be advised that this office was retained to represent Ms. Eunice Gordon in her appeal of the denial of pension benefits, i.e., as the surviving spouse of Raymond O. Gordon, Sr. Ms. Eunice Gordon is appealing the Benefit Express Determination Review Team's December 24, 2014 determination that she is not entitled to additional monthly benefits as the surviving spouse of Raymond Gordon. (See attached summary, Exhibit A). Ms. Gordon received this determination letter on or about December 29, 2014.

I am requesting a copy of the Entire Administrative Record relative to Mrs. Gordon's case and Raymond Gordon's pension benefits. Please immediately forward the administrative record to this office.

Thank you in advance for your anticipated cooperation.

Sincerely,

*Elaine R. Carlis*

ELAINE R. CARLIS

ERC/ra

cc: Ms. Eunice Gordon  
8346 Bryden  
Detroit, Michigan 48204



# EXHIBIT A

Chrysler-UAW Pension Board of Administration  
C/O Benefit Determination Review Team (BDRT)  
PO BOX 1407  
Lincolnshire, IL 60069-1407

To Whom This May Concern:

Benefit Determination Review Team (BDRT)

My name is Eunice Gordon, and I am appealing for these reasons: I have been denied a benefit to which I am entitled and the amount of your benefit is not correct: I have documents date May 17, 2013 and March 25, 2014. (Copies of documents attached).

My late husband name was Raymond O' Gordon, Sr. He was employed at Chrysler LLC, for 45 years. (Worked at Jefferson North Assembly Plant, (JNAP). He transition, on 04/13/2013.

I received a document dated May 17, 2013 and March 25, 2014, from Benefit Express, stating, "As the beneficiary of Raymond O. Gordon, you're entitled to a monthly benefit of \$2306.99 from Chrysler UAW Pension Plan, beginning on April 11, 2014."

However, you instead may elect to receive a benefit of \$1499.54, beginning May 1, 2013 (Per documents I received from Benefit Express)

When I called on May 20, 2013, I spoke to Benefit Express Representative Aisha, she explained to me the benefit amount is \$1499.54 starting May 1, 2013, but If I waited until next year, after Raymond's birthday, I would be entitled to a benefit of \$2306.99. Because that would have been his normal retirement date and this 65<sup>th</sup> birthday, so I called May 31, 2013 and cancelled the Commencement benefits for the amount of \$1499.54. Aisha informed me to call back next year after Raymond's birthday (4/11/2014) to set up commencement benefits again, but to call one

month to set it up. Because I had to fill out the paperwork again.

So, I waited until March 21, 2014, and I called Benefit Express to see when the commencement benefits started for the \$2306.99, and I spoke with Benefit Express Representative Tamara. She stated the paperwork had been terminated and Hewitt Associated has to send more paperwork out to get the pension benefit process started all over again.

Tamara stated "I have to start a research ticket, for \$1499.54, and I explained to her I am not inquiring about the \$1499.54. I am inquiring about the amount of \$2306.99. She stated, "I will call you regarding the commencement benefits in 1 to 3 business days, for the confirmation of the amount."

When she called back and said everything was set up, I asked her what the amount is. She said the Commencement benefit is in the amount of \$1499.54. I informed her that the amount of \$1499.54 was incorrect and that I was calling to see when I needed to call for the amount of \$2306.99. So she stated I need to run another research ticket? Tamara asked me why was I questioning the amount? I explained to her again, that I needed to know when, I was supposed to call for commencement the pension benefit, after his April 11, 2014. Tamara, stated that the amount was increased to \$1507.48

So I read to her the document I had received in the mail, stating "As the beneficiary of Raymond O. Gordon, you're entitled to a monthly benefit of \$2306.99 from the Chrysler UAW Pension Plan, beginning on April 11, 2014.

On April 14, 2014, I called Benefit Express again, and spoke with Benefit Express Representative Jaye and I explained the problem I was having trying to get the correct amount for my pension benefit, she stated you will receive some documents in the mail in a few business days.

I called again April 14, 2014, and spoke with Benefit Express Representative Stacy, she informed me that the amount of \$2319.20 would be the amount of the deceased to receive if he was living and this is not a benefit for you (me). She began to ask me what you want me to do.

We have done everything possible? Your amount is \$1499.54, I explained to her that I was the Beneficiary and not Raymond. I asked to speak to a supervisor.

Aisha came to the phone stating she was the supervisor. Aisha stated that the documents I received from Benefit Express on May 17, 2013 and March 25, 2014 are typos? I ask her which one she stated both letters. Aisha was unable to tell me the typos amount or the corrected amount. I stated if they are typos why haven't Chrysler LLC sent me a corrected copied. Then I stated " I do not believe that a Corporation like Chrysler LLC would send documents that has errors or none factual information and not forward a correction letter?"

I hung up on her because I felt as if I was begging for a monthly benefit in which I was entitled to. Aisha and Stacey insists I was reading the letter incorrect, they stated that the \$2306.99, would be my husband benefit and not mine.

I called again, and asked for a Supervisor, Will stated he was the supervisor. He ask me How could he help, I explain to him about the problems I had been dealing with trying to get the right amount of commencement benefits. And he told me that I would be receiving a pension benefit of \$1499.54 because that was 65% of what my husband pension. I told him that is not true, I told him that \$1499.54 is 65% of \$2306.99, and he replied what makes you think you're entitled to that amount of money and I replied that my husband worked at Chrysler for 45 years that's what makes me entitled. He replied no, he would be entitled to the amount of \$2306.99 and not you.

May 2014, I called Benefit Express and spoke with Benefit Express Representative Denise, I explained to Denise what I had been going through for the last couple of months, so she ask me to hold on while she read the notes and stated you are absolutely corrected you are entitled to the pension benefit amount of \$2306.99 because you have waited until after 4/11/2014 and that is the correct amount, so I need your account number so we can start a research ticket for this commencement benefit. I had no idea that she would use my account number under false pretenses, for a direct deposit of a check, that should never been deposited.

So I gave her my account number, then she stated that she would called me in a few days. She called and stated I have good news and bad news, first the good news was that the document you

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read from Benefit express was correct (and she paused) and the bad news was the amount was \$1499.54. I told her none of that was good news because we had already established the pension amount of \$2306.99, after she read the documents in the notes she asked for dates of the document and I told her and she stated okay I see what you are talking about and you correct. 7/2014, I received a check in the amount of \$23992.64, I called Benefit Express again and spoke with Benefit Express Representative Vic, I asked him why did I received this check. He stated that is your pension benefit from last year in the amount of \$1499.54 times 15 months.. I asked him how much would my monthly payments be, he said in the amount of 1499.54. I stated, I did not mailed A *Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization forms*. authorizations stating I would accept the amount of \$1499.54 and I did not authorize any direct deposits into my account. He stated that we do not need any Authorizations or confirmations to do this we have updated our systems. I understood that you must return the signed Pension Election Authorization Form is not sent back in to Benefit Express Service Center, pensions will be delayed further. (So how was this determined and by whom with no paperwork in place?)

I asked for a supervisor again, Will got on the phone and ask me what the problem is now. I thought we have resolved this issue Mrs. Gordon, we have been over this before. I explained to him I you like an Appeal decision, he ask me WHAT am I trying to Appeal. I asked him for a name and telephone number or a address, so I could appeal this matter, he stated he did not have a name or telephone number, but he would send a claim form to the 8346 Bryden address.

I called again to stop the check from being deposit in my account I spoke with Kelly she stated, That she could not stop this check.

And I called again to have the check stop on 7/29/2014 and with Aisha and she stated that it could not be done, all the paper work has been finalized, and I asked who finalized it?

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1  
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I would like to know is this how Chrysler LLC, treat their UAW workers Retirees and Surviving Spouses, by giving them what they think is fair. What happen to treating people with? Respect and Dignity. And treating others they way you wish to be treated?

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Whenever, I called Benefit Express, I felt like I was begging for a benefit, which I was not entitled to. Benefit Express Rep. would lie to me, by telling me "Oh, that's not what that means" and I ask, "then well what does that means?" They would tell me another lie. I thought to myself how degrading it is this. They gave me false information which was very misleading, but why! Benefit Express decided for me the amount I should received, and not the amount I am entitled to.

According to the documents, I received from Benefit Express dated May 17/2013 and March 25, 2014 as the beneficiary of Raymond O. Gordon, I am entitled to receive the monthly pension benefit of \$2319.20, after April 11, 2014.

And If *had agreed* to have a monthly pension of \$1499.54, there would be no need to have Cancelled on 5/31/2013 last year. And I would had received a check 15 months later for \$23,992.64.

During this whole process not one person said to me you have a right to an "Appeal" process. My question, Is everyone treated this way, by being undermined, being mislead and lied to. And they are given their pension based on what a Benefit Express Representative decides for them. And they are not given the opportunity to express their rights, or they do not understand they have rights because no one informs them, and they accept what is given to them because they do not realize they have a say in this matter? I believe the matter was not satisfactorily resolved in the event that entitles me to the entitled pension amount? I have attached documents to support my claim.

# FCA Benefit Express

March 17, 2015

Private and Confidential

Ms. Eunice Gordon  
[REDACTED]  
[REDACTED], MI [REDACTED]

Dear Ms. Gordon:

FCA US LLC has designated the Benefit Express Determination Review Team to review and process benefit claims in accordance with the terms of the FCA pension plan(s).

This letter is to acknowledge the receipt of your appeal received on March 11, 2015, regarding the Benefit Express Determination Review Team's decision on your claim for benefits. The FCA US LLC Employee Benefits Committee will review your appeal and provide a response in writing within 60 days, barring any necessary extensions.

If you have any other general questions about your benefits, call Benefit Express at 1-888-409-3300. The system is available 24 hours a day, Monday through Saturday. Benefit Express Representatives are available at this number between 8 a.m. and 4 p.m. (Eastern time), Monday through Friday.

Sincerely,

Benefit Express Determination Review Team



Database: HRO BDRT Workflow  
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Client Name: Chrysler Group LLC  
001-43-8424 GORDON,EUNICE O.

BDRT Date Originally Needed Imaging Date Client Team Utilized Escalation Process?	03/13/2015 03/21/2015 03/11/2015  ● Yes ○ No	BDRT Time Currently Needed Imaging Time Appropriate Referral of CIF from BC?	10:40 AM 03/21/2015 10:40 AM  ● Yes ○ No	BDRA Tracker Source Issue Status	Dan Fish Mail Issue Completed
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### Participant Information

Name  
ID  
Participant Zip Code

EUNICE O. GORDON  
[REDACTED]  
[REDACTED]

Benefit Status  
Other Participant Identifier

Retiree  
Union

### Current Status

Workgroup  
Status

N/A  
Issue Completed

Assignee

N/A

Current Step

N/A

### Steps Detail

#### 1. Appeal Detail

Person Type Appeal Activity Appeal Topic Imaging Misdirect	Participant DB Benefit Amount <input checked="" type="checkbox"/> No	Appeal Category Level of Appeal Appeal Description Multiple Appeal	DB Level 2 Survivor Benefit <input checked="" type="checkbox"/> No
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#### Appeal Description:

Root Cause of Appeal:  
Summary of Appeal:  
Acknowledge Letter:  
Contact:

Appeal to receive additional survivor benefits.  
03/17/2015



Contact Call Back Number:

Home Number:

Work Number:

Best Time to Call Back:

PRIYANKA

129820084

☒ Completed by Priyanka Singh on 03/13/2015 10:40 AM**2. Appeal Analysis**

Workgroup:

Associate Name

Chrysler Group LLC

Jeff Norris

**Analysis****Discussion**Priyanka Singh 03/13/2015 10:43 AM  
Image indexed and removed from imaging

Appeal indicator set to pending as of March 11, 2015

Priyanka Singh 03/16/2015 07:54 AM  
Ack. Ltr. drafted and moved to second claim review

Address Verified:

8346 Bryden  
Detroit, MI 48204-3309Jeff Norris 03/16/2015 03:00 PM  
Ack letter reviewed and saved in the AA Folder to be mailed to the claimant.Priyanka Singh 03/17/2015 02:54 PM  
Ack. Ltr. indexed and removed from imaging

Jeff Norris 03/19/2015 12:10 PM Level 2 packet created and sent to the client. I will update the TBA indicator when the client provides their determination letter.	
Jeff Norris 03/23/2015 02:44 PM Closing Workflow.	
Attachment(s)	
Internal Contacts	<div style="border: 1px solid black; width: 100px; height: 20px; background-color: #cccccc;"></div>
Issue Contributor/Originator	<div style="border: 1px solid black; width: 100px; height: 20px; background-color: #cccccc;"></div>
Extension Letter Date	<div style="border: 1px solid black; width: 100px; height: 20px; background-color: #cccccc;"></div>
Appeal Determination	<div style="border: 1px solid black; width: 100px; height: 20px; background-color: #cccccc;"></div>
Participant Info Compliant	<div style="border: 1px solid black; width: 100px; height: 20px; background-color: #cccccc;"></div>
<input type="checkbox"/> Ppt filed within 180 days of first appeal Reinstatement Needed	No
BDRA Assigned	Jeff Norris
BDRA Assigned Date	03/13/2015
State	MI - Michigan
Resolution Time Within BDRA Control	<input checked="" type="checkbox"/> Yes
Extension Letter Needed?	<input checked="" type="checkbox"/> No
Appeal escalated to client	<input checked="" type="checkbox"/> No
Participant Info Complete	<input checked="" type="checkbox"/> Yes
Determination Letter Date	03/19/2015
Final Resolution	

Resolution Date: Jeff Norris 03/19/2015 12:09 PM

Resolution:  
Level 2 Packet

☒ Completed by Jeff Norris on 03/23/2015 02:44 PM

### Issue Summary

Level 2 Packet provided to the client

☒ Completed by Jeff Norris on 03/23/2015 02:44 PM



# ELAINE R. CARLIS, ESQ.

*Attorney and Counselor at Law*

*7 West Square Lake Road  
Bloomfield Hills, Michigan 48302*

*(248) 452-9882  
(248) 858-9972 facsimile*

Email: [ercarlis@yahoo.com](mailto:ercarlis@yahoo.com)

## VIA FACSIMILE AND CERTIFIED MAIL

February 24, 2015

Chrysler Group LLC – Employee Benefits Committee  
C/O Benefit Express Determination Review Team  
P.O. Box 1407  
Lincolnshire, IL 60069-1407

RE: Eunice Gordon, surviving spouse of Raymond O. Gordon, Sr.,  
APPEAL OF DENIAL OF PENSION BENEFITS  
Request for Copy of the Entire Administrative Record

To whom it may concern:

Please be advised that this office was retained to represent Ms. Eunice Gordon in her appeal of the denial of pension benefits, i.e., as the surviving spouse of Raymond O. Gordon, Sr. Ms. Eunice Gordon is appealing the Benefit Express Determination Review Team's December 24, 2014 determination that she is not entitled to additional monthly benefits as the surviving spouse of Raymond Gordon. (See attached summary, **Exhibit A**). Ms. Gordon received this determination letter on or about December 29, 2014.

I am requesting a copy of the Entire Administrative Record relative to Mrs. Gordon's case and Raymond Gordon's pension benefits. Please immediately forward the administrative record to this office.

Thank you in advance for your anticipated cooperation.

Sincerely,

*Elaine R. Carlis*

ELAINE R. CARLIS

ERC/ra

cc: Ms. Eunice Gordon  
8346 Bryden  
Detroit, Michigan 48204

# EXHIBIT A

Chrysler-UAW Pension Board of Administration  
 C/O Benefit Determination Review Team (BDRT)  
 PO BOX 1407  
 Lincolnshire, IL 60069-1407

To Whom This May Concern:

Benefit Determination Review Team (BDRT)

My name is Eunice Gordon, and I am appealing for these reasons: I have been denied a benefit to which I am entitled and the amount of your benefit is not correct: I have documents date May 17, 2013 and March 25, 2014. (Copies of documents attached).

My late husband name was Raymond O' Gordon, Sr. He was employed at Chrysler LLC, for 45 years. (Worked at Jefferson North Assembly Plant, (JNAP). He transition, on 04/13/2013.

I received a document dated May 17, 2013 and March 25, 2014, from Benefit Express, stating, "As the beneficiary of Raymond O. Gordon, you're entitled to a monthly benefit of \$2306.99 from Chrysler UAW Pension Plan, beginning on April 11, 2014."

However, you instead may elect to receive a benefit of \$1499.54, beginning May 1, 2013 (Per documents I received from Benefit Express)

When I called on May 20, 2013, I spoke to Benefit Express Representative Aisha, she explained to me the benefit amount is \$1499.54 starting May 1, 2013, but if I waited until next year, after Raymond's birthday, I would be entitled to a benefit of \$2306.99. Because that would have been his normal retirement date and this 65<sup>th</sup> birthday, so I called May 31, 2013 and cancelled the Commencement benefits for the amount of \$1499.54. Aisha informed me to call back next year after Raymond's birthday (4/11/2014) to set up commencement benefits again, but to call one

month to set it up. Because I had to fill out the paperwork again.

So, I waited until March 21, 2014, and I called Benefit Express to see when the commencement Benefits started for the \$2306.99, and I spoke with Benefit Express Representative Tamara. She stated the paperwork had been terminated and Hewitt Associated has to send more paperwork out to get the pension benefit process stated all over again.

Tamara stated "I have to start a research ticket, for \$1499.54, and I explained to her I am not inquiring about the \$1499.54. I am inquiring about the amount of \$2306.99. She stated, "I will called you regarding the commencement benefits in 1 to 3 businesses days, for the confirmation of the amount."

When she called back and said everything was set up, I asked her what the amount is. She said the Commencement benefit is in the amount of \$1499.54. I informed her that the amount of \$1499.54 was incorrect and that I was calling to see when I needed to call for the amount of \$2306.99. So she stated I need to run another research ticket? Tamara asked me why was I questioning the amount? I explained to her again, that I needed to know when, I was supposed to call for commencement the pension benefit, after his April 11, 2014. Tamara, stated that the amount was increased to \$1507.48

So I read to her the document I had received in the mail, stating "As the beneficiary of Raymond O. Gordon, you're entitled to a monthly benefit of \$2306.99 from the Chrysler UAW Pension Plan, beginning on April 11, 2014.

On April 14, 2014, I called Benefit Express again, and spoke with Benefit Express Representative Jaye and I explained the problem I was having trying to get the correct amount for my pension benefit, she stated you will receive some documents in the mail in a few business days.

I called again April 14, 2014, and spoke with Benefit Express Representative Stacey, she informed me that the amount of \$2319.20 would be the amount of the deceased to receive if he was living and this is not a benefit for you (me). She began to ask me what you want me to do.

We have done everything possible? Your amount is \$1499.54, I explained to her that I was the Beneficiary and not Raymond. I asked to speak to a supervisor.

Aisha came to the phone stating she was the supervisor. Aisha stated that the documents I received from Benefit Express on May 17, 2013 and March 25, 2014 are typos? I ask her which one she stated both letters. Aisha was unable to tell me the typos amount or the corrected amount. I stated if they are typos why haven't Chrysler LLC sent me a corrected copied. Then I stated " I do not believe that a Corporation like Chrysler LLC would send documents that has errors or none factual information and not forward a correction letter?"

I hung up on her because I felt as if I was begging for a monthly benefit in which I was entitled to. Aisha and Stacey insists I was reading the letter incorrect, they stated that the \$2306.99, would be my husband benefit and not mine.

I called again, and asked for a Supervisor, Will stated he was the supervisor. He ask me How could he help, I explain to him about the problems I had been dealing with trying to get the right amount of commencement benefits. And he told me that I would be receiving a pension benefit of \$1499.54 because that was 65% of what my husband pension. I told him that is not true, I told him that \$1499.54 is 65% of \$2306.99, and he replied what makes you think you're entitled to that amount of money and I replied that my husband worked at Chrysler for 45 years that's what makes me entitled. He replied no, he would be entitled to the amount of \$2306.99 and not you.

May 2014, I called Benefit Express and spoke with Benefit Express Representative Denise, I explained to Denise what I had been going through for the last couple of months, so she ask me to hold on while she read the notes and stated you are absolutely corrected you are entitled to the pension benefit amount of \$2306.99 because you have waited until after 4/11/2014 and that is the correct amount, so I need your account number so we can start a research ticket for this commencement benefit. I had no idea that she would use my account number under false pretenses, for a direct deposit of a check, that should never been deposited.

So I gave her my account number, then she stated that she would called me in a few days. She called and stated I have good news and bad news, first the good news was that the document you



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read from Benefit express was correct (and she paused) and the bad news was the amount was \$1499.54. I told her none of that was good news because we had already established the pension amount of \$2306.99, after she read the documents in the notes she asked for dates of the document and I told her and she stated okay I see what you are talking about and you correct. 7/2014, I received a check in the amount of \$23992.64, I called Benefit Express again and spoke with Benefit Express Representative Vic, I asked him why did I received this check. He stated that is your pension benefit from last year in the amount of \$1499.54 times 15 months.. I asked him how much would my monthly payments be, he said in the amount of 1499.54. I stated, I did not mailed A *Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization forms*. authorizations stating I would accept the amount of \$1499.54 and I did not authorize any direct deposits into my account. He stated that we do not need any Authorizations or confirmations to do this we have updated our systems. I understood that you must return the signed Pension Election Authorization Form is not sent back in to Benefit Express Service Center, pensions will be delayed further. (So how was this determined and by whom with no paperwork in place?)

I asked for a supervisor again, Will got on the phone and ask me what the problem is now. I thought we have resolved this issue Mrs. Gordon, we have been over this before. I explained to him I you like an Appeal decision, he ask me WHAT am I trying to Appeal. I asked him for a name and telephone number or a address, so I could appeal this matter, he stated he did not have a name or telephone number, but he would send a claim form to the 8346 Bryden address.

I called again to stop the check from being deposit in my account I spoke with Kelly she stated, That she could not stop this check.

And I called again to have the check stop on 7/29/2014 and with Aisha and she stated that it could not be done, all the paper work has been finalized, and I asked who finalized it?

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I would like to know is this how Chrysler LLC, treat their UAW workers Retirees and Surviving Spouses, by giving them what they think is fair. What happen to treating people with? Respect and Dignity. And treating others they way you wish to be treated?

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Whenever, I called Benefit Express, I felt like I was begging for a benefit, which I was not entitled to. Benefit Express Rep. would lie to me, by telling me "Oh, that's not what that means" and I ask, "them well what does that means?" They would tell me another lie. I thought to myself how degrading it is this. They gave me false information which was very misleading, but why! Benefit Express decided for me the amount I should received, and not the amount I am entitled to.

According to the documents, I received from Benefit Express dated May 17/2013 and March 25, 2014 as the beneficiary of Raymond O. Gordon, I am entitled to receive the monthly pension benefit of \$2319.20, after April 11, 2014.

And If *had* agreed to have a monthly pension of \$1499.54, there would be no need to have Cancelled on 5/31/2013 last year. And I would had received a check 15 months later for \$23,992.64.

During this whole process not one person said to me you have a right to an "Appeal" process. My question, Is everyone treated this way, by being undermined, being mislead and lied to. And they are given their pension based on what a Benefit Express Representative decides for them. And they are not given the opportunity to express their rights, or they do not understand they have rights because no one informs them, and they accept what is given to them because they do not realize they have a say in this matter? I believe the matter was not satisfactorily resolved in the event that entitles me to the entitled pension amount? I have attached documents to support my claim.

# Chrysler Benefit Express

December 24, 2014

Private and Confidential

Ms. Eunice Gordon  
[REDACTED]  
[REDACTED], MI [REDACTED]

Dear Ms. Gordon:

Chrysler Group LLC has designated the Benefit Express Determination Review Team to review and process benefit claims in accordance with the terms of the Chrysler pension plan(s).

This letter is in response to your ERISA claim received on August 11, 2014, requesting to receive additional survivor pension, as the surviving spouse of Mr. Raymond Gordon. In reviewing your claim, the information submitted with your written claim, your records, and the relevant plan provisions were considered. Your request has been denied.

The following information can be found on pages 14 and 15 of the UAW Hourly and Salaried Employees, Retirees and Surviving Spouses Pension Plan, Summary Plan Description 2008 (the "SPD"), in pertinent part:

## **Survivor Benefits**

The Pension Plan provides benefits for your surviving spouse or, in some cases, other designated beneficiaries in the event of your death.

If you die before benefit payments begin, your spouse may be eligible to receive a:

- Pre-retirement surviving spouse benefit, or
- Widow(s)/Widower(s) pension benefit.

## **If You Die Before Benefit Payments Begin**

If you die before benefit payments begin and you have been married at least one year at the time of your death, your spouse will be eligible to receive a benefit from the plan if you are vested. The amount and type of benefit your spouse will receive depends on your employment status, age and eligibility for early retirement at the time of your death....

## **Widow(s)/Widower(s) Pension Benefit**

- Your spouse is eligible for a widow(s)/widower(s) benefit if, when you die, you:
- Have been married for at least one year
- Are actively employed with Chrysler LLC
- Are eligible for early retirement under the Pension Plan (see pages 6 through 8 for early retirement eligibility rules).

## **How Benefits are Calculated**

Your surviving spouse's benefit is equal to 65% of the basic pension benefit you would have been eligible to receive at age 62 and one month—reduced to reflect the surviving spouse adjustment factor. The benefit amount is based on the basic pension rate in effect at the time of your death and is calculated as if you had voluntarily retired on the date of



Ms. Eunice Gordon  
Page 2  
December 24, 2014

your death and had elected a Surviving Spouse option.

For any month for which a transition or bridge benefit is payable under the insurance program, your spouse will be paid the higher of the widow's/widower's benefit or the transition or bridge benefit....

The SPD states that a Qualifying Surviving Spouse Option will pay a surviving spouse a benefit equaling 65% of the deceased employee's benefit that was payable at the time of employee's death.

Under the formula provided in the SPD and based on Mr. Gordon's employment history, Mr. Gordon was eligible for a benefit of \$2,306.99 at the time of his death. Therefore, you were eligible to receive a monthly benefit of \$1,499.54, which is 65% of Mr. Gordon's \$2,306.99 benefit.

On August 1, 2014, you began receiving your benefit based on a May 1, 2013 commencement date. As such, you received \$23,992.64, which included 16 payments of \$1,499.54 from your commencement date through August 1, 2014.

On May 17, 2013 and March 25, 2014, you were sent paperwork that indicated you would be entitled to Mr. Gordon's full benefit amount. The Benefit Express Determination Review Team apologizes for any confusion this paperwork caused. However, per the terms of the SPD, you are only entitled to 65% of his benefit. To allow you to receive an incorrect benefit amount would violate the terms of the plan. Therefore, your request to receive an additional pension amount is denied.

You may appeal this denial to the Chrysler Group LLC Employee Benefits Committee (EBC) within 60 days from the date on this letter. If you do not submit an appeal to the EBC during this time period, no further action will be taken and you may not file an appeal for this claim at a later date. Submit your appeal in writing to:

Chrysler Group LLC Employee Benefits Committee  
c/o Benefit Express Determination Review Team  
P.O. Box 1407  
Lincolnshire, IL 60069-1407

In preparing your appeal, you have the right to receive upon request and without charge, reasonable access to, or copies of, any relevant documents, records, or other information relied upon by the Benefit Express Determination Review Team in making this determination. If you have any additional information or documentation to support your claim, you must submit it with your appeal.

The EBC will review the facts, the reasons for the claim decision, and the information you have provided. You should receive a written response within 60 days following the receipt of your appeal. If the EBC needs additional time to make a decision, you will be notified of the extension in writing within 60 days following the receipt of your appeal. The decision of the EBC is final and binding.

If the EBC denies your appeal, you have the right to bring a civil action in federal court under section 502(a) of the Employee Retirement Income Security Act of 1974. This option is available to you only after you have exhausted all of the administrative remedies available to you through Chrysler's claims and appeals process.

If you have any other general questions about your benefits, call Benefit Express at 1-888-409-3300. The system is available 24 hours a day, Monday through Saturday. Benefit Express Representatives are available at this number between 8 a.m. and 4 p.m. (Eastern time), Monday through Friday.

Sincerely,

Benefit Express Determination Review Team

129820084

AR 75

August 06, 2014

Chrysler-UAW Pension Board of Administration  
C/O Benefit Determination Review Team (BDRT)  
PO BOX 1407  
Lincolnshire, IL 60069-1407

To Whom This May Concern:

Benefit Determination Review Team (BDRT)

My name is Eunice Gordon, and I am appealing for these reasons: I have been denied a benefit to which I am entitled and the amount of your benefit is not correct: I have documents date May 17, 2013 and March 25, 2014. (Copies of documents attached).

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Benefit Express Representatives/ Supervisors, that I spoke with regarding this claim.

Supervisors

Aisha, Will, and Don

Benefit Express Representatives

Aisha, Tamara, Sally, Kirk, Jaye, Stacey Vic, Kelly, Denise and Jasmine

*Beneficiary of Raymond O. Gordon/ contact info:*

Eunice Gordon,

[REDACTED]

[REDACTED], MI [REDACTED]

Home [REDACTED] / Cell [REDACTED]

Email address: [REDACTED]

Regards,

Eunice Gordon

Delivered registered letter with attached documents

**Benefit Express**

Statement Date: May 17, 2013



V000019

EUNICE GORDON

[REDACTED]

[REDACTED] MI [REDACTED]

**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

*RAYMOND O. GORDON - EUNICE GORDON - [REDACTED]*  
*[REDACTED]*

**Chrysler UAW Plan****Starting Your Beneficiary Pension Benefit****Payment Information for Basic Benefit**

*2306.99 4/14*  
*9.54 1/13*  
*807.45*

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of \$2,306.99 from the Chrysler UAW Pension Plan, beginning on April 11, 2014. *there will be a increase*

However, you instead may elect to receive a benefit of \$1,499.54, beginning May 1, 2013. *substitution of 807.45*

*- there will be an increased of 807.45 If I wait until*

**Additional Payment Information**

*4/11/2014 (out New Rep)*  
*also 5/2013*

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. Please keep this material for your records.

**What You Need to Do**

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at 1-888-409-3300 to make your elections.

delivered by Hewlett

129820084 01591-V000019



AR 82

# Benefit Express

Statement Date: May 17, 2013



V000019

EUNICE GORDON

[REDACTED]

[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Beneficiary Notice of Rights

As a beneficiary in the Chrysler UAW Pension Plan, you have legal rights of which you must be notified. This statement summarizes and describes these rights. You should review these rights prior to electing your benefits.

### \* Commencement of Benefits

You can always choose to delay the start of your pension benefits until at least the Normal Retirement Date of RAYMOND O. GORDON. If you choose to start your benefit before the Normal Retirement Date of RAYMOND O. GORDON, the Plan may reduce the amount you receive to account for the longer period of time that a life annuity would be paid. In addition, when your benefit is paid, it will be subject to income taxes. Choosing to start your benefit now will result in immediate taxation, but delaying the start of your benefit will also delay taxation.

You have the right to at least 30 days to consider whether to consent to begin receiving benefits. You may waive this 30-day period by choosing to begin your benefits.



Statement Date: March 25, 2014



V000036

EUNICE GORDON

ML



Benefit Express Service Center

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan

## Starting Your Beneficiary Pension Benefit

### Payment Information for Basic Benefit

Commence Date

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of \$2,319.20 from the Chrysler Group LLC UAW Pension Plan, beginning on April 11, 2014.

However, you instead may elect to receive a benefit of \$1,507.48, beginning April 1, 2014.

### Additional Payment Information

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. Please keep this material for your records.

### What You Need to Do

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.

\* Call the Benefit Express Service Center at 1-888-409-3300 to make your elections.

delivered by Hewitt

4/14 (after 4/11/2014)

Benefit Express

Jaye  
(female)

you'll be sending  
something within the  
next? Did you send in

Something stated before. I  
Benefit Express Service Center  
1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

Pensions 1st  
May Am. 1507.48

4/1/14  
called  
for clarity  
of date  
amounts

Survivor  
benefit

May 1st  
\$2319.20  
\$811.72 difference  
\$1507.48

4/1/14  
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amount

AXED &  
MAILED  
4/23/2014

Benefit  
Express  
F  
(M-  
SA-4P)

4/11/2014  
called and  
spoke to

AR 84

*Benefit Express*

Statement Date: March 25, 2014



V000036

EUNICE GORDON

[REDACTED]

[REDACTED] MI [REDACTED]



Benefit Express Service Center

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Beneficiary Notice of Rights

As a beneficiary in the Chrysler Group LLC UAW Pension Plan, you have legal rights of which you must be notified. This statement summarizes and describes these rights. You should review these rights prior to electing your benefits.

### Commencement of Benefits

You can always choose to delay the start of your pension benefits until at least the Normal Retirement Date of RAYMOND O. GORDON. If you choose to start your benefit before the Normal Retirement Date of RAYMOND O. GORDON, the Plan may reduce the amount you receive to account for the longer period of time that a life annuity would be paid. In addition, when your benefit is paid, it will be subject to income taxes. Choosing to start your benefit now will result in immediate taxation, but delaying the start of your benefit will also delay taxation.

You have the right to at least 30 days to consider whether to consent to begin receiving benefits. You may waive this 30-day period by choosing to begin your benefits.



[illegible]

MI 100-442888

**Tax withholding questions? Call Benefit Express (BE) at 888-409-3300 8am to 4pm ET. Retirees eligible for surviving spouse option on marriage/remarriage must apply by the 1st day of the 18th month after marriage. Report address/bank changes to BE. If you change deposit information, do not close old account until you confirm a successful deposit to the new account. Confirm EFT deposits with your bank. If your EFT is rejected by the bank, your payment will be automatically reissued as a paper check to your home address. This will cause a delay (7 to 10 business days) and will continue to happen until the EFT information is updated with BE. Call BE after the 10th of the month to request a stop payment/reissue of a paper check.**

PERIOD BEGINNING: 08/01/2014  
PERIOD ENDING: 08/31/2014

PAYMENT DATE	CHECK NUMBER	PAYEE SOCIAL SECURITY NUMBER	NET PAYMENT
AUGUST 01, 2014		***-**-****	23,992.64

PAYMENT SOURCES	Current	Year-to-Date	DEDUCTIONS	Current	Year-to-date
UAW BASIC PEN	23,992.64	23,992.64			
GROSS PAYMENT	23,992.64	23,992.64	TOTAL DEDUCTIONS	0.00	0.00

CID 001438424 SSO COST \$5.00  
WWW.CHRYSLERRETIRES.COM

DATE	08/01/2014	PLAN NAME	CHRYSLER GROUP LLC
------	------------	-----------	--------------------

██████████ MI ██████████

AMOUNT	\$****23,992.64
--------	-----------------



**ACCOUNT ID**

CHRYSLER-BENE

**ADVICE OF DEPOSIT NON-NEGOTIABLE**



Statement Date: April 1, 2014



V000036  
EUNICE GORDON

[REDACTED]

[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Starting Your Beneficiary Pension Benefit

### Payment Information for Basic Benefit

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of **\$1,499.54** from the Chrysler Group LLC UAW Pension Plan, beginning on **April 1, 2014**.

### Additional Payment Information

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. **Please keep this material for your records.**

### What You Need to Do

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at **1-888-409-3300** to make your elections.

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129820084 01591-V000036



AR 87



## Starting Your Beneficiary Pension Benefit

Page 2

- We expect that the first payment you will receive will be on June 1, 2014 with retroactive payments back to April 1, 2014. In order to receive payments on June 1, 2014, you will need to make your elections by **April 29, 2014**. If you do not make your election by this date, your pension payment may be delayed further.

## After You Make Your Elections

- A Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization Form will be mailed to you.
- You must sign and date the Beneficiary Pension Election Authorization Form.
- In order to receive payments on June 1, 2014, you must return the signed Pension Election Authorization Form by **April 29, 2014** to the Benefit Express Service Center. If you do not return the signed form by this date, your pension payments may be delayed further.

## If You Decide Not to Start Your Benefit

- **Verify Your Address**  
You must call the Benefit Express Service Center to verify your home address by **May 24, 2014**. After this date, you should continue to let the Benefit Express Service Center know about any change in your name or address to ensure that you continue to receive accurate information about your benefit.
- **Provide Death Certificate**  
Please note that even if you don't want to begin receiving your benefit at this time, you must provide the Benefit Express Service Center with a copy of the certified death certificate by **May 24, 2014** to ensure your benefit is not delayed in the future. Please fax or mail the death certificate to:

**Fax:**

1-847-883-8234

## Starting Your Beneficiary Pension Benefit

Page 3

**Mail:**

Benefit Express

P.O. Box 1442

Lincolnshire, IL 60069-1442

When faxing your information, do **not** include a cover sheet.

- If you don't respond by **May 24, 2014**, these forms will not be valid and you will need to contact the Benefit Express Service Center to start the process over.

## For More Information

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center

4 Overlook Point

Lincolnshire, IL 60069-1442





Statement Date: March 25, 2014



V000036

EUNICE GORDON

[REDACTED]

MI



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Chrysler UAW Plan Starting Your Beneficiary Pension Benefit

### Payment Information for Basic Benefit

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of **\$2,319.20** from the Chrysler Group LLC UAW Pension Plan, beginning on **April 11, 2014**.

However, you instead may elect to receive a benefit of **\$1,507.48**, beginning **April 1, 2014**.

### Additional Payment Information

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. **Please keep this material for your records.**

### What You Need to Do

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at **1-888-409-3300** to make your elections.

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129820084 01591-V000036



AR 90

## Starting Your Beneficiary Pension Benefit

Page 2

- We expect that the first payment you will receive will be on June 1, 2014 with retroactive payments back to April 1, 2014. In order to receive payments on June 1, 2014, you will need to make your elections by **April 29, 2014**. If you do not make your election by this date, your pension payment may be delayed further.

## After You Make Your Elections

- A Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization Form will be mailed to you.
- You must sign and date the Beneficiary Pension Election Authorization Form.
- In order to receive payments on June 1, 2014, you must return the signed Pension Election Authorization Form by **April 29, 2014** to the Benefit Express Service Center. If you do not return the signed form by this date, your pension payments may be delayed further.

## If You Decide Not to Start Your Benefit

- **Verify Your Address**

You must call the Benefit Express Service Center to verify your home address by **May 24, 2014**. After this date, you should continue to let the Benefit Express Service Center know about any change in your name or address to ensure that you continue to receive accurate information about your benefit.

- **Provide Death Certificate**

Please note that even if you don't want to begin receiving your benefit at this time, you must provide the Benefit Express Service Center with a copy of the certified death certificate by **May 24, 2014** to ensure your benefit is not delayed in the future. Please fax or mail the death certificate to:

**Fax:**

1-847-883-8234

Starting Your Beneficiary Pension Benefit

Page 3

**Mail:**

Benefit Express  
P.O. Box 1442  
Lincolnshire, IL 60069-1442

When faxing your information, do **not** include a cover sheet.

- If you don't respond by **May 24, 2014**, these forms will not be valid and you will need to contact the Benefit Express Service Center to start the process over.

## For More Information

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center

4 Overlook Point  
Lincolnshire, IL 60069-1442



# *Benefit Express*

Statement Date: May 17, 2013



V000019

EUNICE GORDON

[REDACTED]  
[REDACTED] MI [REDACTED]



**Benefit Express Service Center**

1-888-409-3300

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## **Chrysler UAW Plan Starting Your Beneficiary Pension Benefit**

### **Payment Information for Basic Benefit**

As the beneficiary of RAYMOND O. GORDON, you're entitled to a monthly benefit of **\$2,306.99** from the Chrysler UAW Pension Plan, beginning on **April 11, 2014**.

However, you instead may elect to receive a benefit of **\$1,499.54**, beginning **May 1, 2013**.

### **Additional Payment Information**

Starting your benefit requires several decisions on your part. The enclosed materials will help you through those decisions. **Please keep this material for your records.**

### **What You Need to Do**

- Review all the enclosed information:
  - Beneficiary Pension Elections Worksheet
  - Beneficiary Notice of Rights
- Use the Beneficiary Pension Elections Worksheet as a guide in making your decisions.
- Call the Benefit Express Service Center at **1-888-409-3300** to make your elections.

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delivered by Hewitt



129820084 01591-V000019



AR 93

## Starting Your Beneficiary Pension Benefit

Page 2

- We expect that the first payment you will receive will be on July 1, 2013 with retroactive payments back to May 1, 2013. In order to receive payments on July 1, 2013, you will need to make your elections by **May 28, 2013**. If you do not make your election by this date, your pension payment may be delayed further.

## After You Make Your Elections

- A Beneficiary Pension Election Confirmation Statement and Beneficiary Pension Election Authorization Form will be mailed to you.
- You must sign and date the Beneficiary Pension Election Authorization Form.
- In order to receive payments on July 1, 2013, you must return the signed Pension Election Authorization Form by **May 28, 2013** to the Benefit Express Service Center. If you do not return the signed form by this date, your pension payments may be delayed further.

## If You Decide Not to Start Your Benefit

- **Verify Your Address**

You must call the Benefit Express Service Center to verify your home address by **July 16, 2013**. After this date, you should continue to let the Benefit Express Service Center know about any change in your name or address to ensure that you continue to receive accurate information about your benefit.

- **Provide Death Certificate**

Please note that even if you don't want to begin receiving your benefit at this time, you must provide the Benefit Express Service Center with a copy of the certified death certificate by **July 16, 2013** to ensure your benefit is not delayed in the future. Please fax or mail the death certificate to:

**Fax:**

1-847-883-8234

Starting Your Beneficiary Pension Benefit

Page 3

**Mail:**

Chrysler Benefit Express  
P.O. Box 1442  
Lincolnshire, IL 60069-1442

When faxing your information, do **not** include a cover sheet.

- If you don't respond by **July 16, 2013**, these forms will not be valid and you will need to contact the Benefit Express Service Center to start the process over.

## For More Information

**Phone:** 1-888-409-3300, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

**Fax:** 1-847-883-8234 (No cover letter needed.)

**Mail:** Benefit Express Service Center  
100 Half Day Road  
Lincolnshire, IL 60069-1442





# Benefit Express

Statement Date: April 16, 2013



A000601

FAMILY OF RAYMOND O. GORDON

MI



**Benefit Express Service Center**

1-888-456-7800

between 8 a.m. and 4 p.m., Eastern time,  
Monday through Friday.

## Death Certificate Transmittal Form

At this time it is important that a copy of the certified death certificate be forwarded to the Benefit Express Service Center.

Please fax or mail the death certificate, along with this original Death Certificate Transmittal Form (not a copy) to:

**Fax:**

1-847-883-8234 (Outside the United States, use +1-847-883-8234.)

**Mail:**

Chrysler Benefit Express

P.O. Box 1442

Lincolnshire, IL 60069-1442

When faxing your information, do **not** include a cover sheet. Only fax this original form, followed by any required documentation.

## Signature Needed

This form needs to be signed by the individual sending in the death certificate.

Raymond Gordon 5/16/2013



Death Certificate Transmittal Form

Page 2

*Ronico Gordon* 5/16/2013  
Signature

### For More Information

Phone: 1-888-456-7800, between 8 a.m. and 4 p.m., Eastern time, Monday through Friday.

TYPEPRINT  
IN  
PERMANENT  
BLACK INKLF  
CF

496

STATE OF MICHIGAN  
DEPARTMENT OF COMMUNITY HEALTH  
CERTIFICATE OF DEATHSTATE FILE NUMBER  
3640037NAME OF DECEASED  
For use by physician or institution

FAMILY

INFORMANT

DISPOSITION

CERTIFICATION

CAUSE OF DEATH

MEDICAL EXAMINER

1. DECEDENT'S NAME (Print, Middle & Last) <b>RAYMOND O'NEIL GORDON, SR.</b>		2. DATE OF BIRTH (Month, Day, Year) <b>[REDACTED]</b>		3. SEX <b>MALE</b>		4. DATE OF DEATH (Month, Day, Year) <b>APRIL 13, 2013</b>	
5. NAME AT BIRTH OR OTHER NAME USED FOR PERSONAL BUSINESS (Include initials if any)				5a. AGE - Last Birthday (Years) <b>64</b>		6. UNDER 1 YEAR MONTHS _____ DAYS _____	
7a. LOCATION OF DEATH (Enter place officially pronounced dead on "a, b, c") <b>OAKWOOD HOSPITAL &amp; MEDICAL CENTER</b>				7b. CITY, VILLAGE, OR TOWNSHIP OF DEATH <b>DEARBORN</b>		7c. COUNTY OF DEATH <b>WAYNE</b>	
8a. CURRENT RESIDENCE - STATE <b>MICHIGAN</b>		8b. COUNTY <b>WAYNE</b>		8c. LOCALITY (Check the box that describes the locality) <input checked="" type="checkbox"/> CITY OR VILLAGE <b>DETROIT</b> <input type="checkbox"/> TOWNSHIP _____ <input type="checkbox"/> UNINCORPORATED PLACE _____		9a. STREET AND NUMBER (Include apt. No. if applicable) <b>[REDACTED]</b>	
9b. ZIP CODE <b>[REDACTED]</b>		9c. BIRTHPLACE (City and State or Country) <b>DETROIT, MI.</b>		10. SOCIAL SECURITY NUMBER <b>[REDACTED]</b>		11. DECEDENT'S EDUCATION - What is the highest degree or level of school completed at the time of death? <b>ASSOCIATES DEGREE</b>	
12. RACE - American Indian, Asian, Black, etc. (If Asian, give nationality. If Chinese, Filipino, Asian Indian, check 12a over and then apply) <b>BLACK</b>		13a. ANCESTRY - Mexican, Cuban, Arab, African, English, French, Dutch, etc. (Enter all that apply) If American Indian race, enter principal tribe <b>AFRICAN AMERICAN</b>		13b. HISPANIC ORIGIN (Yes or No) <b>NO</b>		14. WAS DECEDENT EVER IN THE U.S. ARMED FORCES? <b>YES</b>	
15. USUAL OCCUPATION (Give kind of work done during most of working life. Do not use retired) <b>ASSEMBLER</b>		16. KIND OF BUSINESS OR INDUSTRY <b>AUTOMOTIVE</b>		17. MARITAL STATUS - Married, Never Married, Widowed, Divorced <b>MARRIED</b>		18. NAME OF SURVIVING SPOUSE (If none, give when born) <b>EUNICE BRADLEY</b>	
19. FATHER'S NAME (Print, Middle & Last) <b>DEWEY GORDON</b>				20. MOTHER'S NAME BEFORE FIRST MARRIAGE (Print, Middle & Last) <b>ESSIE POLLOCK</b>			
21a. INFORMANT'S NAME (Type Print) <b>EUNICE GORDON</b>		21b. RELATIONSHIP TO DECEDENT <b>WIFE</b>		21c. MAILING ADDRESS (Street and Number - Rural Route Number, etc. - Village, City, etc.) <b>[REDACTED]</b>			
22. METHOD OF DISPOSITION (Burial, Cremation, Entombment, Donation, Removal, Storage, etc.) <b>BURIAL</b>		23a. PLACE OF DISPOSITION (Name of Cemetery, Church, or other place) <b>WESTLAWN CEMETERY</b>		23b. LOCATION - City or Village, State <b>WAYNE, MI.</b>			
24. SIGNATURE OF MORTUARY SCIENCE LICENSEE <b>[Signature]</b>		25. LICENSE NUMBER <b>5526</b>		26. NAME AND ADDRESS OF FUNERAL FACILITY <b>JAMES H. COLE HOME FOR FUNERALS, INC. 2624 W. GRAND BLVD. DETROIT, MI. 48208</b>			
27a. CERTIFIER (Check one) <input checked="" type="checkbox"/> Certifying Physician - To the best of my knowledge, death occurred due to the cause(s) and manner stated. <input type="checkbox"/> Medical Examiner - On the basis of examination, and/or investigation, at my residence, death occurred at the time, date, place, and cause as stated(s) and manner stated.		27b. ACTUAL OR PRESUMED TIME OF DEATH <b>4:40 P.</b>		27c. PRONOUNCED DEAD ON (Date and Time) <b>APRIL 13, 2013</b>		27d. TIME PRONOUNCED DEAD <b>4:40 P.</b>	
Signature and Title <b>[Signature] Tammie Bull</b>		28. MEDICAL EXAMINER CONTACTED? (Yes or No) <b>NO</b>		29. PLACE OF DEATH (Home, Nursing Home, Hospital, Ambulance, etc.) <b>HOSPITAL</b>		30. IF HOSPITAL, complete Department, Emergency Room, etc. (Specify) <b>INPATIENT</b>	
31. DATE SIGNED (Month, Day, Year) <b>MAY 2, 2013</b>		32. LICENSE NUMBER <b>4301074811</b>		33. NAME OF ATTENDING PHYSICIAN (Other than Certifier) <b>TAMMIE BULL</b>		34. NAME AND ADDRESS OF CERTIFYING PHYSICIAN (Type or Print) <b>TAMMIE BULL MD 4100 JANE R, SUITE 804 DETROIT, MICHIGAN 48207</b>	
35a. REGISTRAR'S SIGNATURE <b>[Signature]</b>				35b. DATE FILED (Month, Day, Year) <b>MAY 06 2013</b>			
16. PART I: Enter the chain of events - disease, injuries, or complications - that directly caused the death. DO NOT enter terminal or near such as cardiac arrest, respiratory arrest, or ventricular fibrillation without showing the etiology. Enter only one cause on a line. a. <b>CHRONIC LYMPHOID LEUKEMIA</b> DUE TO (OR AS A CONSEQUENCE OF) b. _____ DUE TO (OR AS A CONSEQUENCE OF) c. _____ DUE TO (OR AS A CONSEQUENCE OF) d. _____ IMMEDIATE CAUSE (Final disease or condition resulting in death) Sequentially list conditions, leading to the cause of death, in the order of occurrence. UNDERLYING CAUSE (Cause to which the immediate cause is directly related) LAST							
PART II: OTHER SIGNIFICANT CONDITIONS contributing to death but not resulting in the underlying cause given in Part I: 1. Did this condition contribute to death? Yes _____ No _____ 2. If female: <input checked="" type="checkbox"/> Not pregnant within past year <input type="checkbox"/> Pregnant at time of death <input type="checkbox"/> Not pregnant, but pregnant within 45 days of death <input type="checkbox"/> Not pregnant, but pregnant 45 days to 1 year before death <input type="checkbox"/> Unknown if pregnant within the past year							
39. MANNER OF DEATH - Accident, Suicide, Homicide, Natural, Inmate/Prisoner or Pending (Specify) <b>NATURAL</b>		40a. WAS AN AUTOPSY PERFORMED? (Yes or No) <b>NO</b>		40b. WERE ANY FINDINGS AVAILABLE TO COMPLETION OF CAUSE OF DEATH? (Yes or No) <b>NO</b>			
41a. DATE OF INJURY (Month, Day, Year) <b>[REDACTED]</b>		41b. TIME OF INJURY <b>M</b>		41c. DESCRIBE HOW INJURY OCCURRED <b>[REDACTED]</b>			
41d. INJURY AT WORK (Yes or No) <b>[REDACTED]</b>		41e. PLACE OF INJURY - At home, farm, street, recreation site, wooded area, etc. (Specify) <b>[REDACTED]</b>		41f. IF TRANSPORTATION INJURY - Driver/Operator, Passenger, Pedestrian, etc. (Specify) <b>[REDACTED]</b>		41g. LOCATION - Street or RFD No _____ City, Village or Twp _____ State _____	

State of Michigan )  
County of Wayne ) ss.  
City of Dearborn )

I do hereby certify that this document is a true copy of the record on file in this office.

MAY 06 2013  
DATE

  
REGISTRAR
AH  
COPY

AR 98

2304 EUNICE GORDON

## Certified Copy of Marriage Record

THE STATE OF OHIO, )

Case Number: 2004 MRG 001621

LUCAS COUNTY, )

) ss.

I, JACK R. PUFFENBERGER, certify that I am Judge of the Probate Court, within and for said county, which is a Court of Record, that I am Clerk of said Court, and by law the custodian of the records and papers required by law to be kept in said Court, and that among others a Record of Marriages was heretofore required by law to be kept therein, and that the following is a true and correct copy from said Record of Marriages, now in this office.

I do hereby certify that on 04/20/2004, I solemnized the marriage of Mr. Raymond Onell Gordon with Ms. Eunice Smith.

Ceremony performed by  
Rev John Oliver

In TESTIMONY WHEREOF I have hereunto set my hand and the seal of

The Probate Court, at Toledo, Ohio, this 4 May 2004

Jack R. Puffenberger  
Judge and Clerk of the Probate Court of said County

By B. W. [Signature]  
Deputy Clerk

EMPLOYEE - Raymond O'Gordon  
SS# - [REDACTED]

Raymond Onell Gordon  
8346 Bryden St.  
Detroit, MI 48204

LCRC-1 (REV. 12/92)

Database: HRO BDRT Workflow  
Copyright © 2016 Hewitt Associates LLC

Client Name: Chrysler Group LLC  
001-43-8424 GORDON,EUNICE O.

BDRT Date Originally Needed Imaging Date Client Team Utilized Escalation Process?	03/19/2015 04/10/2015 03/11/2015  ● Yes ○ No	BDRT Time Currently Needed Imaging Time Appropriate Referral of CIF from BC?	12:01 PM 04/10/2015 12:01 PM  ● Yes ○ No	BDRA Tracker Source Issue Status	Dan Fish Mail Issue Completed
---	--	--	--	--	-------------------------------------

### Participant Information

Name  
ID  
Participant Zip Code

EUNICE O. GORDON  
[REDACTED]

Benefit Status  
Other Participant Identifier

Survivor  
Union

### Current Status

Workgroup  
Status

N/A  
Issue Completed

Assignee

N/A

Current Step

N/A

### Steps Detail

#### 1. Appeal Detail

Person Type	Participant	Appeal Category	H&GB
Appeal Activity	Post-Service	Level of Appeal	Level 1
Appeal Topic	Request for Documentation	Appeal Description	Request for Documentation
Administrator	N/A	Health Plan State Code	AK - Alaska
Coverage Type	Medical	Plan Type	Indemnity
Option ID and Name	N/A	Imaging Misdirect	<input checked="" type="checkbox"/> No
Multiple Appeal	<input checked="" type="checkbox"/> No		

**Appeal Description:**

Root Cause of Appeal:  
 Summary of Appeal:  
 Acknowledge Letter:  
 Contact:  
 Contact Call Back Number:  
 Home Number:  
 Work Number:  
 Best Time to Call Back:

Request for documents

☒ Completed by Jeff Norris on 03/19/2015 12:01 PM
**2. Appeal Analysis**

Workgroup:  
 Associate Name

Chrysler Group LLC  
 Jeff Norris

**Analysis****Discussion**

Jeff Norris 04/09/2015 02:25 PM

The claimant requests the administrative file used to determine the claim.

Administrative filed printed.

Document request cover letter prepared and saved in the AA folder. Address on the letter is:

Ms. Elaine R. Carlis, Esquire  
 Attorney and Counselor at Law  
 7 West Square Lake Road  
 Bloomfield Hills, MI 48302

Claimant was cc'd to address on CSPro.




Enclosures given to AA to include with the letter.

TBA indicator not updated as it is set with the pending Level 2 Appeal.

Jeff Norris 04/10/2015 03:48 PM  
Cover letter indexed in Imaging, closing Workflow.

#### Attachment(s)

#### Internal Contacts

Internal Contacts		BDRA Assigned	Jeff Norris 
Issue Contributor/Originator		BDRA Assigned Date	03/19/2015
Extension Letter Date	<input checked="" type="checkbox"/> Participant	Resolution Time Within BDRA Control	<input checked="" type="checkbox"/> Yes
Appeal Determination	<input checked="" type="checkbox"/> N/A	Extension Letter Needed?	<input checked="" type="checkbox"/> No
Participant Info Compliant	<input checked="" type="checkbox"/> Yes	Appeal escalated to client	<input checked="" type="checkbox"/> No
Reinstatement Needed	No	Participant Info Complete	<input checked="" type="checkbox"/> Yes
		Determination Letter Date	04/09/2015

#### Final Resolution

Resolution Date: Jeff Norris 04/09/2015 02:25 PM

Resolution:  
Document request

☒ Completed by Jeff Norris on 04/10/2015 03:48 PM

### Issue Summary

☒ The request for the administrative file sent to the claimant.

☒ Completed by Jeff Norris on 04/10/2015 03:48 PM



## FCA Benefit Express

April 9, 2015

Private and Confidential

Ms. Elaine R. Carlis, Esquire  
Attorney and Counselor at Law  
7 West Square Lake Road  
Bloomfield Hills, MI 48302

Dear Ms. Carlis:

FCA US LLC has designated the Benefit Express Determination Review Team to review and process benefit claims in accordance with the terms of the FCA pension plan(s).

This letter is in response to your letter received on March 11, 2015, requesting the administrative file relating to Ms. Eunice Gordon's ERISA Claim to receive additional pension benefits as the surviving spouse of Mr. Raymond O. Gordon, Sr. Enclosed with this letter are the requested documents.

We trust that this satisfies your request for documents.

If you have any other general questions about your benefits, call Benefit Express at 1-888-409-3300. The system is available 24 hours a day, Monday through Saturday. Benefit Express Representatives are available at this number between 8 a.m. and 4 p.m. (Eastern time), Monday through Friday.

Sincerely,

Benefit Express Determination Review Team

Enclosures

cc: Ms. Eunice Gordon (w/o enclosures)



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**From:** Jeff Norris <jeff.norris@aonhewitt.com>  
**Sent:** Wednesday, April 15, 2015 2:20 PM  
**To:** Gay Angela (FCA)  
**Subject:** RE: DB Appeal Packet for Gordon

I reached out to the pension team to confirm the %. They responded with the following:

The Age difference is 6 years which would equal 5.5% (94.5%).

Jeff

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**From:** Gay Angela (FCA) [mailto:angela.gay@fcagroup.com]  
**Sent:** Wednesday, April 15, 2015 12:40 PM  
**To:** Jeff Norris  
**Subject:** RE: DB Appeal Packet for Gordon

Thanks, although I do believe the difference is 94.5% SSO reduction, vs. 95%. Can you please confirm that the SSO reduction should be 94.5%?

Angela

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**From:** Jeff Norris [mailto:jeff.norris@aonhewitt.com]  
**Sent:** Wednesday, April 15, 2015 1:33 PM  
**To:** Gay Angela (FCA)  
**Subject:** RE: DB Appeal Packet for Gordon

Hello Angela,

Attached is a breakdown on how the \$1,499.54 amount was produced.

As the for the \$1,507.28 amount, notes in a Workflow state:

**Discussion :**

Hi , first check is done. The amount \$2,306.98 is the amount which the ppt would get if he was in payment. The survivor is elig \$2,306.98. I have checked TBA and its showing the benefit of \$1,507.48. As per my understanding , TBA is calculating 65.34% should be \$1,499.54 which is there in the calc sheet attached above. Moving to QR.

Thanks

**Discussion :**

2nd check completed. Agreed with 1st checker's findings. TBA is calculating incorrect benefit amount for survivor. The corr should be \$1,499.54. Pulled retirement kit from control D and make changes and saved on shared drive on April final check template for future reference. PFL placed for mailing through E-fulfillment. Survivor would received the kit in normal mailing. Thanks!!

So, the \$1,507.48 amount was based on paperwork sent from system, which was sent to her on 3/25/14. However, when the benefit was calculated manually, it produced the \$1,499.54 amount and the updated paperwork was sent her on 4/1/14.

Please let me know if you have any questions.

Thanks,  
Jeff

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**From:** Gay Angela (FCA) [mailto:angela.gay@fcagroup.com]  
**Sent:** Wednesday, April 15, 2015 12:03 PM  
**To:** Jeff Norris  
**Subject:** RE: DB Appeal Packet for Gordon  
**Importance:** High

Please see statement sent to Ms. Gordon from Benefit Express, dated 3/25/14.

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**From:** Gay Angela (FCA)  
**Sent:** Wednesday, April 15, 2015 12:56 PM  
**To:** 'Jeff Norris'  
**Subject:** RE: DB Appeal Packet for Gordon  
**Importance:** High

Hi Jeff,

I am unable to match the benefit amount of \$1,499.54 that the BDRT provided in the 12/24/14 response to Ms. Gordon. This is also the amount that was used to calculate the lump sum check that was sent to her last year. In Ms. Gordon's letter, she mentions that she was told that her benefit amount would be \$1,507.48 (based on Mr. Gordon's benefit of \$2,319.20). I am able to match the benefit of \$1,507.48, based on the calc. below. Please review and confirm the correct benefit amount. I have a meeting in about 2 hours to discuss the appeal response, so if you could reply as soon as possible, that would be great.

$54.05 \times 542 / 12 = \$2,441.26 \times .95 \times .65 = \$1,507.48$

Thanks,  
Angela

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**From:** Gay Angela (FCA)  
**Sent:** Tuesday, April 14, 2015 2:27 PM  
**To:** 'Jeff Norris'  
**Subject:** RE: DB Appeal Packet for Gordon

You're right, he would have been entitled to an unreduced benefit. But it was due to his age being over 62, not his service being over 30. Anyhow, thanks for pointing that out.

Angela

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**From:** Jeff Norris [mailto:jeff.norris@aonhewitt.com]  
**Sent:** Tuesday, April 14, 2015 2:24 PM  
**To:** Gay Angela (FCA)  
**Subject:** RE: DB Appeal Packet for Gordon

Since Mr. Gordon had over 30 years of service at the time of his death, he was eligible for an unreduced benefit (i.e. no age reductions). There was no advantage for her to wait as her benefit amount would have been the same. Therefore, her payment was set-up automatically retroactive to the first of the month following his death.

Normally, if there was an advantage to wait until the normal retirement date to reduce the age reductions and/or if surviving spouse was required to wait until to a later retirement date, then yes the surviving spouse would need to sign a PEA.

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**From:** Gay Angela (FCA) [mailto:angela.gay@fcagroup.com]  
**Sent:** Tuesday, April 14, 2015 12:44 PM  
**To:** Jeff Norris  
**Subject:** RE: DB Appeal Packet for Gordon

Thanks for responding so quickly. Didn't she have the option to delay commencement until Mr. Gordon's normal retirement date (5/1/14)? Does the normal process call for Surviving Spouses to return a PEA or some other type of election form?

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**From:** Jeff Norris [mailto:jeff.norris@aonhewitt.com]  
**Sent:** Tuesday, April 14, 2015 1:42 PM  
**To:** Gay Angela (FCA)  
**Subject:** RE: DB Appeal Packet for Gordon

Hello Angela,

I apologize, but I missed this when I was preparing the packet.

In a Workflow was the attached document. This notice was sent to her in 7/1/14 stating that her payment would be set-up automatically. The Workflow also has the following comment from 7/1/14:

**Steve Jackson 01-Jul-2014 02:08:23 PM CDT**

After review of the previously mailed PCS I cannot explain why the PCS was sent out with the wrong amount allocated to the Survivor. that the PCS attached does contain the correct amount. The PCS should have printed as an In Pay notice. The Ppt was well over 30 y time of death and the Survivor's benefit was well over the maximum SIB amount payable. So the Survivor should have been automati commenced for the first of the month following the Ppt's death. There would not have been any age reduction to the Ppt's benefit and should have been set up with the 65% J&S amount of the Ppt's age 65 benefit. The Ppt passed away on 4/13/2013 so the Survivor sh et up with a 5/1/2013 BCD. I have created an OP\_UP calc sheet to account for the retro amount due to the Survivor from the 5/1 BCD the Ppt was UAW so the normal form of payment IS the 65% J&S benefit. I have set up the payment on TBA for the 8/1/2014 payment 5/1/2013 BCD. I have created the Starting Your Beneficiary Pension Benefit (In Pay) notice. The original calc, the OP\_UP calc, and th have been attached to the wf for reference and review. A comment has been placed in the Survivor account reflecting this informatior

And this is the note on her account:

This survivor is eligible for 65% of deceased Ppt's retirement benefit. The PPT was eligible under the 30 Years provision. The benefits are confirmed and I have set up the payment and send the survivor a commencement kit. Because the PPT was eligible to retire when he died, we do not need to wait for the supporting docs before activating the payment. The survivor will receive the first check on 8/1/2014 with 15 retro payments to 5/1/2013.

Based on this information, she was not required to sign and return a PEA. Although her earlier communications stated that a PEA would be required

Please let me know if you have any questions or need any additional information.

Thanks,  
Jeff

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**From:** Gay Angela (FCA) [mailto:angela.gay@fcagroup.com]  
**Sent:** Tuesday, April 14, 2015 12:20 PM  
**To:** Jeff Norris  
**Subject:** FW: DB Appeal Packet for Gordon

Hi Jeff,

In regards to the attached appeal, was there ever any PEA or other commencement paperwork signed by Ms. Gordon?

Angela

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**From:** Betke Deb (FCA)  
**Sent:** Thursday, March 19, 2015 1:34 PM  
**To:** Lovelady Sue (FCA)  
**Cc:** Gay Angela (FCA)  
**Subject:** FW: DB Appeal Packet for Gordon

Another Appeal for you. A UAW ee out of JNAP.

Deb Betke  
Human Resources – Retirement Plan Manager  
Fiat Chrysler Automobiles  
[deb.betke@fcagroup.com](mailto:deb.betke@fcagroup.com) ←=====please note new email address  
Tie-Line: 722-2286  
Outside Line: 248-512-2286  
Address:  
CIMS 485-08-78  
1000 Chrysler Drive  
Auburn Hills, MI 48326

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**From:** Jeff Norris [<mailto:jeff.norris@aonhewitt.com>]  
**Sent:** Thursday, March 19, 2015 1:09 PM  
**To:** Betke Deb (FCA)  
**Subject:** DB Appeal Packet for Gordon

Good Afternoon Deb,

Attached is the appeal packet for Ms. Eunice Gordon, requesting to receive additional pension benefits as the surviving spouse of Raymond O. Gordon. The appeal letter also asks for the documents used to determine the claim. I will provide that information to Ms. Gordon by the 30-day deadline (4/10/15).

Please let me know if you have any questions or need any additional information.

Thanks,  
Jeff

Jeff Norris | Claims and Appeals Management - DB/DC  
Aon Hewitt | HR Business Process Outsourcing  
t 847-575-7821 | f 847-554-1153  
[Jeff.Norris@aonhewitt.com](mailto:Jeff.Norris@aonhewitt.com) | [aonhewitt.com](http://aonhewitt.com)



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FCA US LLC - UAW Pension Board of Administration

April 24, 2015

Elaine R. Carlis  
Attorney and Counselor at Law  
7 West Square Lake Rd.  
Bloomfield Hills, MI 48302

Subject: Ms. Eunice Gordon Appeal

Dear Ms. Carlis:

The FCA US LLC-UAW Pension Board of Administration (the "Board") is in receipt of your letter on behalf of your client Ms. Eunice Gordon, dated February 24, 2015. In your letter you are appealing the Benefit Express Determination Review Team's determination that Ms. Gordon is not entitled to additional monthly benefits as the surviving spouse of Mr. Raymond Gordon.

Background

Mr. Raymond Gordon was a participant in the FCA US LLC-UAW Pension Agreement ("the Plan"), formerly the Chrysler Group LLC-UAW Pension Agreement. He passed away on April 13, 2013, prior to retirement. He was, however, retirement eligible at the time of his passing.

Under the terms of the Plan in effect as of Mr. Gordon's death, his surviving spouse, Ms. Eunice Gordon, was eligible for a Surviving Spouse benefit under section 9.B of the Plan. Mr. Gordon would have been eligible for a monthly pension in the amount of \$2,306.98 had he retired effective April 13, 2013. Ms. Gordon would have been entitled to sixty-five percent (65%) of this benefit at his death.

While we understand that Ms. Gordon received communications from Benefit Express conveying erroneous benefit amounts, she was informed in April 2014 that her correct benefit amount was \$1,499.54.

FCA US LLC-UAW  
Pension Board of Administration  
1000 Chrysler Dr.  
CIMS 485-08-78  
Auburn Hills MI 48326-2766

Plan Provisions

**Section (9) Surviving Spouse Benefits**

**A. Widow's/Widower's Pension Benefit**

The surviving spouse of an employee

- (i) who dies on or after attaining age 60 with 10 years or more of credited service, or on or after attaining age 55 if his combined years of age and credited service (to the nearest 1/12 in each case) total 85 or more, or before attaining age 55 if he has 30 years or more of credited service but in any such case before the first day of the month following the date on which the employee in his application for pension elects to retire or before the date his monthly pension commences in the case of any employee who defers the receipt of his monthly pension under Section (7)A. and
- (ii) who, if he had retired at the date of his death, would have been eligible to make the election under Section (9)A. shall be entitled to a monthly pension during her lifetime, terminating with the last monthly payment before her death. The monthly pension payable to the surviving spouse shall be the amount she would have been entitled to receive under Section (9) A. above, if the employee had retired on the date of his death, under [Normal Retirement or Early Retirement], whichever is applicable, and had made the election under Section (9) A. above.

Analysis

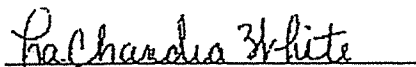
The original decision to continue Ms. Gordon's monthly pension benefit, in the amount of \$1,499.54 will stand. It is important to note, that due to Mr. Gordon's age at death, he was already entitled to an unreduced pension benefit, and there would have been no increase in Ms. Gordon's benefit amount had she decided to delay commencement until May 1, 2014. While we understand that Ms. Gordon was told on more than one occasion an incorrect benefit amount, we are legally bound to pay benefits in accordance with the document that governs the Plan, and pay the correct benefit amount that was communicated to her in April 2014, in the amount of \$1,499.54.

Federal law requires the Board to correct any mistakes it discovers, regardless of who made the mistake, and ensure that the benefits that are paid are consistent with the benefits that are payable under the terms of the Plan.

This decision is binding on all parties and no further appeal can be made under the FCA US LLC-UAW Pension Plan. Pursuant to the regulations adopted to ERISA, as amended, you may bring a civil action under § 502(a) ERISA following an adverse benefit determination on review.

Very truly yours,

FOR THE FCA US LLC-UAW  
PENSION BOARD OF ADMINISTRATION

  
Union Member

  
Company Member